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ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS

ON THE

FIRST SATURDAY OF MAY,

1851.

PREPARED FROM OFFICIAL RETURNS

BY AMASA WALKER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1851.

The official circular, requiring Returns from the Banks, was issued by the Governor on the ninth day of October, and had reference to their condition on the first Saturday of May, 1851.

And the Returns were duly received.

	BOSTON.				
	Atlantic.	Atlas.	Boston.	Boylston.	City.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$500,000 00	$500,000 00	$900,000 00	$200,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, ...	270,540 00	130,805 00	190,962 00	144,095 00	250,245 00
Bills in circulation less than five dollars, .	77,048 00	23,132 00	39,096 00	43,471 00	27,611 00
Net Profits on hand, ...	89,463 11	32,403 47	89,408 02	22,583 89	102,884 91
Balances due to other Banks, . . .	108,933 32	92,212 85	71,088 76	. .	103,401 77
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	258,278 34	212,347 17	509,696 71	194,384 95	309,351 85
Cash deposited bearing interest, . .	. .	. .	. .	. .	185,051 38
Total amount due from the Banks, . .	1,304,262 77	990,900 49	1,800,251 49	604,534 84	1,978,545 91
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	35,210 89	32,996 66	80,849 65	10,258 52	74,254 79
Real Estate, ...	20,000 00	. .	50,000 00	. .	30,000 00

Bills of other Banks incorporated in this State, ...	125,352 00	59,318 00	164,849 00	93,881 00	28,395 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	124,973 79	70,921 65	48,589 78	102,238 46	204,928 47
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	998,726 09	827,664 18	1,455,963 06	398,156 86	1,640,967 65
Total amount of the Resources of the Banks, ...	1,304,262 77	990,900 49	1,800,251 49	604,534 84	1,978,545 91
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4 per cent. 20,000 00 April, 1851, 4 per cent. 20,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	Oct., 1850, 4 per cent. 36,000 00 April, 1851, 4 per cent. 36,000 00	Oct., 1850, 4½ per cent. 9,000 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 3½ per cent. 35,000 00 April, 1851, 3½ per cent. 35,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	73,457 01	30,867 44	65,442 70	19,988 26	76,700 86
Amount of Debts due to each Bank, secured by pledge of its stock, ...	5,200 00	. .	10,000 00	9,457 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	BOSTON—Continued.				
	Cochituate.	Columbian.	Bank of Commerce.	Eagle.	Exchange.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$500,000 00	$750,000 00	$500,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	130,180 00	95,000 00	505,690 00	158,890 00	257,564 00
Bills in circulation less than five dollars,	36,222 00	15,508 00	51,273 00	15,173 00	40,967 00
Net Profits on hand,	7,918 65	25,907 07	30,334 79	45,129 15	61,181 68
Balances due to other Banks,	. .	. .	466,109 54	18,658 65	271,506 34
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	34,203 52	152,475 24	646,135 68	304,813 49	286,607 13
Cash deposited bearing interest,	. .	. .	13,989 35	69,844 10	. .
Total amount due from the Banks,	358,524 17	788,890 31	2,463,532 36	1,112,508 39	1,417,826 15
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	6,223 83	30,360 66	106,560 42	59,748 59	49,077 49
Real Estate,	. .	. .	15,354 99	. .	. .

Bills of other Banks incorporated in this State, ...	1,640 00	60,404 00	776,983 00	86,751 00	287,466 12
Bills of other Banks incorporated elsewhere,	442 00	. .	. .	. .	. .
Balances due from other Banks, . .	54,611 48	13,501 13	68,593 21	20,000 00	83,317 85
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	295,606 86	684,624 52	1,496,040 74	946,008 80	997,964 69
Total amount of the Resources of the Banks, ...	358,524 17	788,890 31	2,463,532 36	1,112,508 39	1,417,826 15
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	April, 1851, 5 per cent. 37,500 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	April, 1851, 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	6,124 96	25,124 13	10,000 00	41,205 60	44,072 46
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	. .	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	BOSTON—Continued.				
	Freeman's.	Globe.	Granite.	Grocers.	Hamilton.
DUE FROM THE BANKS.					
Capital Stock paid in,	$250,000 00	$1,000,000 00	$500,000 00	$300,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	175,515 00	171,414 00	201,725 00	191,125 00	207,745 00
Bills in circulation less than five dollars,	33,164 00	28,553 00	31,341 00	30,571 00	23,391 00
Net Profits on hand,	38,335 20	125,133 96	42,697 53	14,012 75	78,243 09
Balances due to other Banks,	285 69	340,015 33	101,428 43	153,847 59	77,368 24
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	109,520 07	290,921 67	258,096 78	159,483 43	305,666 00
Cash deposited bearing interest,	. .	30,000 00	. .	. .	8,000 00
Total amount due from the Banks,	606,819 96	1,986,037 96	1,135,288 74	849,039 77	1,200,413 33
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	30,391 26	82,018 11	74,972 47	19,636 86	48,084 03
Real Estate,	11,767 48	55,000 00	. .	. .	. .

Bills of other Banks incorporated in this State, ...	1,300 00	176,621 00	126,111 00	192,412 89	143,472 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	58,054 21	49,857 36	53,685 79	70,114 97	100,570 35
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	505,307 01	1,622,541 49	880,519 48	566,875 05	908,286 95
Total amount of the Resources of the Banks, ...	606,819 96	1,986,037 96	1,135,288 74	849,039 77	1,200,413 33
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4½ per cent. 11,250 00 April, 1851, 4½ per cent. 11,250 00	Oct., 1850, 4 per cent. 40,000 00 April, 1851, 4 per cent. 40,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	Oct., 1850, 4 per cent. 10,000 00 April, 1851, 4 per cent. 12,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	30,000 00	119,116 44	30,200 00	11,249 97	63,500 00
Amount of Debts due to each Bank, secured by pledge of its stock, ...	750 00	16,800 00	. .	. .	53 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	BOSTON—Continued.				
	Market.	Massachusetts.	Mechanics.	Merchants.	New England.
DUE FROM THE BANKS.					
Capital Stock paid in,	$560,000 00	$800,000 00	$150,000 00	$3,000,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards,	184,580 00	113,321 00	117,115 00	758,820 00	167,634 00
Bills in circulation less than five dollars,	27,477 00	20,703 00	36,890 00	461 00	28,542 00
Net Profits on hand,	103,811 71	48,222 22	13,943 58	384,738 68	97,952 08
Balances due to other Banks,	86,543 67	32,660 82	21 37	1,232,312 51	339,961 52
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	287,920 21	247,521 77	68,271 44	937,629 07	342,523 03
Cash deposited bearing interest,	. .	. .	. .	. .	142,143 04
Total amount due from the Banks,	1,250,332 59	1,262,428 81	386,241 39	6,313,961 26	2,118,755 67
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	44,282 70	39,900 42	10,917 44	265,295 84	52,750 40
Real Estate,	. .	75,812 24	16,350 00	145,000 00	30,000 00

Bills of other Banks incorporated in this State, ...	95,937 00	61,065 00	897 00	794,826 00	213,987 00
Bills of other Banks incorporated elsewhere,	. .	. .	98 00	. .	. .
Balances due from other Banks, . .	62,365 14	79,681 41	59,340 95	147,409 42	202,585 50
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,047,747 75	1,005,969 74	298,638 00	4,961,430 00	1,619,432 77
Total amount of the Resources of the Banks, ...	1,250,332 59	1,262,428 81	386,241 39	6,313,961 26	2,118,755 67
Date, Rate and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 5 per cent. 28,000 00 April, 1851, 5 per cent. 28,000 00	Oct., 1850, 3 per cent. 24,000 00 April, 1851, 3 per cent. 24,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 120,000 00 April, 1851, 4 per cent. 120,000 00	Oct., 1850, 4 per cent. 40,000 00 April, 1851, 4 per cent. 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	82,872 35	32,635 16	11,561 11	359,403 34	73,983 41
Amount of Debts due to each Bank, secured by pledge of its stock, ...	11,900 00	. .	8,540 00	35,800 78	8,350 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	2,221 80

	BOSTON—Continued.				
DUE FROM THE BANKS.	North.	North America.	Shawmut.	Shoe and Leath. Deal.	State.
Capital Stock paid in, ...	$750,000 00	$500,000 00	$500,000 00	$750,000 00	$1,800,000 00
Bills in circulation of five dollars and upwards, ...	225,308 00	267,555 00	181,305 00	186,660 00	284,970 00
Bills in circulation less than five dollars, .	46,673 00	62,911 00	23,215 00	40,937 00	32,713 00
Net Profits on hand, ...	51,969 78	10,240 90	63,561 72	97,426 38	185,344 09
Balances due to other Banks, ...	96,223 18	56,975 16	149,741 69	274,379 14	185,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	272,998 36	276,652 59	215,614 86	207,842 07	596,492 86
Cash deposited bearing interest, . .	. .	. .	. .	10,000 00	25,000 00
Total amount due from the Banks, . .	1,443,172 32	1,174,334 65	1,133,438 27	1,567,244 59	3,109,519 95
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	19,895 64	32,544 06	51,355 85	44,309 50	89,422 11
Real Estate, ...	. .	. .	. .	. .	. .

Bills of other Banks incorporated in this State, ...	131,508 00	75,038 00	124,452 00	113,949 62	185,718 00
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . .	24,412 90	209,417 74	31,101 52	103,109 83	69,000 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,267,355 78	857,334 85	926,528 90	1,305,875 64	2,765,379 84
Total amount of the Resources of the Banks, ...	1,443,172 32	1,174,334 65	1,133,438 27	1,567,244 59	3,109,519 95
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 3½ per cent. 26,250 00 April, 1851, 3½ per cent. 26,250 00	April, 1851, 3 per cent. 15,000 00	Oct., 1850, 4 per cent. 20,000 00 April, 1851, 4 per cent. 20,000 00	Oct., 1850, 4 per cent. 30,000 00 April, 1851, 4 per cent. 30,000 00	Oct. 1850, 3½ per cent. 63,000 00 April, 1851, 3½ per cent. 63,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	46,916 86	2,148 00	47,824 59	79,262 53	173,994 15
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	6,700 00	1,000 00	3,000 00	1,000 00	20,325 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	6,730 19

	BOSTON—Continued.				
DUE FROM THE BANKS.	Suffolk.	Traders.	Tremont.	Union.	Washington.
Capital Stock paid in,	$1,000,000 00	$400,000 00	$1,000,000 00	$1,000,000 00	$500,000 00
Bills in circulation of five dollars and upwards,	258,220 00	156,600 00	282,013 00	259,900 00	152,820 00
Bills in circulation less than five dollars,	11,396 00	36,937 00	57,827 00	20,853 00	37,307 00
Net Profits on hand,	324,060 45	43,657 22	87,474 78	123,816 62	23,515 70
Balances due to other Banks,	2,103,427 95	54,857 72	320,261 06	34,925 98	15,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	152,858 23	149,520 12	441,073 93	362,482 03	205,192 07
Cash deposited bearing interest,	. .	85,617 04	. .	31,672 59	. .
Total amount due from the Banks,	3,849,962 63	927,189 10	2,188,649 77	1,833,650 22	933,834 77
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	220,782 57	45,328 71	64,482 99	70,438 72	25,036 79
Real Estate,	100,000 00	1,109 24	40,000 00	. .	.

Bills of other Banks incorporated in this State,	654,749 00	52,768 00	292,388 11	99,923 00	80,429 00
Bills of other Banks incorporated elsewhere,	344,300 00	. .	. .	. .	. .
Balances due from other Banks, . .	852,133 03	89,271 41	88,259 13	53,859 31	27,448 22
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	1,677,998 03	738,711 74	1,703,519 54	1,609,429 19	800,920 76
Total amount of the Resources of the Banks,	3,849,962 63	927,189 10	2,188,649 77	1,833,650 22	933,834 77
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 5 per cent. 50,000 00 April, 1851, 5 per cent. 50,000 00	Oct., 1850, 4 per cent. 16,000 00 April, 1851, 4 per cent. 16,000 00	Oct., 1850, 4 per cent. 20,000 00 April, 1851, 4 per cent. 40,000 00	Oct., 1850, 4 per cent. on * 800,000 00 32,000 00 Oct., 1850, 1½ per cent. on † 200,000 00 3,000 00 April, 1851, 4 per cent. 40,000 00	Oct. 1850, 3 per cent. 15,000 00 April, 1851, 3 per cent. 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	302,572 85	32,717 59	77,042 07	118,397 26	21,026 25
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	23,400 00	5,200 00	1,300 00	2,490 00	2,200 00
Amount of Debts due and unpaid, and considered doubtful, ...	11,264 38	515 00	. .	. .	2,783 44

* Capital Stock before increase. † Addition to Capital Stock.

	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.	
DUE FROM THE BANKS.	Tradesman's.	Andover.	Beverly.	Danvers.	Village.
Capital Stock paid in,	$100,000 00	$250,000 00	$125,000 00	$150,000 00	$120,000 00
Bills in circulation of five dollars and upwards,	98,806 00	85,215 00	70,865 00	65,740 00	70,845 00
Bills in circulation less than five dollars,	22,688 00	10,965 00	. .	18,852 00	21,832 00
Net Profits on hand,	3,372 27	17,127 58	7,639 89	5,392 86	8,256 28
Balances due to other Banks,	. .	. .	1,024 74	2,623 75	2,223 37
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	48,759 66	23,493 51	34,311 42	30,183 84	13,636 36
Cash deposited bearing interest,	. .	. .	. .	6,272 26	7,477 42
Total amount due from the Banks,	273,625 93	386,801 09	238,841 05	279,064 71	244,270 43
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	3,459 81	8,447 77	5,828 30	2,474 24	1,167 29
Real Estate,	. .	5,000 00	774 24	4,700 00	. .

Bills of other Banks incorporated in this State,	31,341 16	3,129 00	3,164 47	3,875 41	17,390 15
Bills of other Banks incorporated elsewhere,	. .	217 00	80 00	30 00	. .
Balances due from other Banks,	40,650 47	37,596 34	11,686 65	24,267 11	15,046 57
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	198,174 49	332,410 98	217,307 39	243,717 95	210,666 42
Total amount of the Resources of the Banks,	273,625 93	386,801 09	238,841 05	279,064 71	244,270 43
Date, Rate and amount of Dividends since the last Annual Returns,	First dividend, April, 1851, 3,118 67	Oct., 1850, 4 per cent. 10,000 00 April, 1851, 4 per cent. 10,000 00	Oct., 1850, 3 per cent., 3,750 00 April, 1851, 3 per cent., 3,750 00	Oct., 1850, 3 per cent., 4,500 00 April, 1851, 3½ per cent. 5,250 00	Oct., 1850, 4 per cent. 4,800 00 April, 1851, 4 per cent. 4,800 00
Amount of Reserved Profits at the time of declaring the last dividend,	4,531 25	14,933 56	7,514 80	4,126 21	7,053 10
Amount of Debts due to each Bank, secured by pledge of its stock,	. .	400 00	3,700 00	1,100 00	. .
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	4,983 33	117 00	. .

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
DUE FROM THE BANKS.	Warren.	Manufacturers.	Gloucester.	Haverhill.	Merrimack.
Capital Stock paid in, ...	$120,000 00	$100,000 00	$200,000 00	$150,000 00	$180,000 00
Bills in circulation of five dollars and upwards, ...	68,700 00	16,214 00	117,930 00	77,715 00	60,105 00
Bills in circulation less than five dollars, .	17,232 00	8,940 00	18,674 00	24,431 00	26,961 00
Net Profits on hand, ...	8,313 53	6,684 87	21,344 70	17,823 91	12,814 44
Balances due to other Banks, ...	997 79	. .	. .	423 50	2,283 99
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	30,270 68	8,571 89	47,822 69	19,104 88	19,192 40
Cash deposited bearing interest, . .	. .	20,175 00	. .	. .	. .
Total amount due from the Banks, . .	245,514 00	160,585 76	405,771 39	289,498 29	301,356 83
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	4,771 46	582 74	5,227 01	5,037 82	5,343 10
Real Estate, ...	. .	1,300 00	6,856 45	5000 00	2,000 00

Bills of other Banks incorporated in this State,	10,133 19	. .	5,750 00	793 00	5,839 00
Bills of other Banks incorporated elsewhere,	. .	. .	525 00	. .	86 00
Balances due from other Banks,	17,878 63	13,070 89	7,097 66	37,206 24	13,550 91
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	212,730 72	145,632 13	380,315 27	241,461 23	274,537 82
Total amount of the Resources of the Banks,	245,514 00	160,585 76	405,771 39	289,498 29	301,356 83
Date, Rate, and amount of Dividends since the last Annual Returns,	Oct., 1850, 3½ per cent. 4,200 00 April, 1851, 3½ per cent. 4,200 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4½ per cent. 6,750 00 April, 1851, 4½ per cent. 6,750 00	Oct., 1850, 4 per cent. 7,200 00 April, 1851, 5 per cent. 9,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	7,099 64	6,091 73	21,794 00	15,000 00	10,877 32
Amount of Debts due to each Bank, secured by pledge of its stock,	. .	3,300 00	8,430 00	. .	. .
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	357 58	1,457 00	. .

	HAVERHILL.	LAWRENCE.	LYNN.		MARBLEHEAD.
	Union.	Bay State.	Laighton.	Lynn Mechanics.	Grand.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$300,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	49,995 00	176,410 00	53,797 00	108,935 00	51,040 00
Bills in circulation less than five dollars,	24,887 00	35,177 00	21,820 00	35,822 00	21,813 00
Net Profits on hand,	6,268 56	12,589 45	5,508 33	15,162 88	2,827 16
Balances due to other Banks,	208 20	1,164 37	4,146 92	2,925 26	561 70
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,485 77	27,541 17	23,192 50	57,483 33	25,771 54
Cash deposited bearing interest,	. .	. .	17,508 75	. .	. .
Total amount due from the Banks,	196,844 53	552,881 99	225,973 50	370,328 47	202,013 40
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	1,555 95	9,230 18	5,436 63	8,718 50	4,507 53
Real Estate,	3,300 00	20,000 00	. .	10,000 00	8,700 00

Bills of other Banks incorporated in this State, ...	5,172 00	1,768 00	7,536 00	3,035 00	112 00
Bills of other Banks incorporated elsewhere,	191 00	353 00	. .	. .	. .
Balances due from other Banks, . .	21,262 97	8,817 07	16,604 14	52,733 76	17,367 90
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	165,362 61	512,713 74	196,396 73	295,841 21	171,325 97
Total amount of the Resources of the Banks, ...	196,844 53	552,881 99	225,973 50	370,328 47	202,013 40
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 3½ per cent. 10,500 00 April, 1851, 3½ per cent. 10,500 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,348 60	10,203 23	4,482 15	14,010 86	1,999 15
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	. .	. .	. .	13,155 78
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	496 70	. .

	MARBLEHEAD.	NEWBURYPORT.			ROCKPORT.
	Marblehead.	Mechanics.	Merchants.	Ocean.	Rockport.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$120,000 00	$200,000 00	$210,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	65,920 00	60,000 00	71,815 00	99,110 00	77,895 00
Bills in circulation less than five dollars, .	13,924 00	27,753 50	19,357 00	18,407 00	. .
Net Profits on hand, ...	1,465 42	3,997 99	14,199 11	25,711 79	2,039 19
Balances due to other Banks, . . .	. .	6,842 95	1,464 89	205 13	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	12,549 80	25,225 98	73,684 78	47,776 54	4,039 92
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	213,859 22	323,820 42	390,520 78	291,210 46	183,974 11
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	6,984 65	11,097 58	14,536 77	6,649 57	3,325 19
Real Estate, ...	5,500 00	9,000 00	6,000 00	2,500 00	. .

Bills of other Banks incorporated in this State, ...	. .	3,000 00	1,757 00	4,379 10	27,278 80
Bills of other Banks incorporated elsewhere,	. .	539 00	52 00	2,027 00	. .
Balances due from other Banks, . .	16,547 06	31,059 88	46,345 04	75,949 62	42,851 35
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	184,827 51	269,123 96	321,829 97	199,705 17	110,518 77
Total amount of the Resources of the Banks, ...	213,859 22	323,820 42	390,520 78	291,210 46	183,974 11
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 3½ per cent. 4,200 00 April, 1851, 3½ per cent. 4,200 00	Oct., 1850, 3 per cent. 6,000 00 April, 1851, 3 per cent. 6,000 00	Oct., 1850, 3 4-7 per cent. 7,500 00 April, 1851, 4 per cent. 8,400 00	Oct., 1850, 5 per cent. 5,000 00 April, 1851, 5 per cent. 5,000 00	New Bank. No dividend.
Amount of Reserved Profits at the time of declaring the last dividend, . . .	499 32	2,966 49	11,903 61	24,193 58	. .
Amount of Debts due to each Bank, secured by pledge of its stock, ...	1,100 00	3,448 00	2,731 00	. .	2,755 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

	SALEM.				
	Asiatic.	Commercial.	Exchange.	Mercantile.	Merchants.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000 00	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	93,970 00	46,330 00	66,200 00	68,580 00	50,512 00
Bills in circulation less than five dollars,	19,800 00	38,716 00	18,277 00	12,315 00	9,003 00
Net Profits on hand,	32,250 08	18,597 83	15,363 09	1,563 37	4,055 22
Balances due to other Banks,	7,785 49	3,562 10	. .	1,850 39	1,208 83
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	97,554 74	46,354 73	46,852 56	66,451 32	49,103 99
Cash deposited bearing interest,	20,000 00	4,261 00	30,000 00	. .	91,587 12
Total amount due from the Banks,	471,360 31	357,821 66	376,692 65	350,760 08	405,470 16
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	15,974 41	5,134 25	4,076 92	8,956 98	5,526 79
Real Estate,	. .	7,474 90	4,000 00	7,500 00	. .

Bills of other Banks incorporated in this State,	25,000 00	6,103 39	1,793 00	14,833 00	4,319 00
Bills of other Banks incorporated elsewhere,	584 00	11 00	5 00	. .	. .
Balances due from other Banks,	37,424 54	10,426 46	19,104 76	25,810 92	33,713 58
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	392,377 36	328,671 66	347,712 97	293,659 18	361,910 79
Total amount of the Resources of the Banks,	471,360 31	357,821 66	376,692 65	350,760 08	405,470 16
Date, Rate, and amount of Dividends since the last Annual Returns,	Oct., 1850, 3½ per cent. 7,000 00 April, 1851, 3½ per cent. 7,000 00	Oct., 1850, 4 per cent. 8,010 00 April, 1851, 4 per cent. 8,010 00	Oct., 1850, 3⅜ per cent. 6,750 00 April, 1851, 3⅜ per cent. 6,750 00	Oct., 1850, 3 per cent. 6,000 00 April, 1851, 3½ per cent. 7,000 00	Oct. 1850, 3½ per cent. 7,000 00 April, 1851, 3½ per cent. 7,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	31,493 33	18,370 82	13,208 43	1,349 65	3,707 00
Amount of Debts due to each Bank, secured by pledge of its stock,	. .	. .	. .	8,475 00	4,584 50
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	1,000 00	2,100 00	. .

	SALEM.		SALISBURY.	BRIGHTON.	CAMBRIDGE.
	Naumkeag.	Salem.	Powow River.	Brighton.	Cambridge.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000 00	$250,000 00	$100,000 00	$250,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	138,075 00	26,070 00	89,905 00	232,310 00	48,280 00
Bills in circulation less than five dollars,	43,089 00	11,331 00	15,015 00	26,814 00	7,049 00
Net Profits on hand,	23,095 81	5,751 37	10,871 09	23,505 37	12,050 04
Balances due to other Banks,	4,787 49	3,991 18	. .	2,512 46	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	126,475 10	40,809 93	12,019 15	47,820 05	32,951 98
Cash deposited bearing interest,	. .	. .	. .	2,500 00	. .
Total amount due from the Banks,	835,522 40	337,953 48	227,810 24	585,461 88	200,331 02
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	14,030 67	3,553 47	3,687 60	8,467 01	4,501 66
Real Estate,	. .	4,377 97	. .	2,474 45	6,000 00

Bills of other Banks incorporated in this State,	30,163 92	1,900 00	118 00	35,300 84	5,246 00
Bills of other Banks incorporated elsewhere,	. .	. .	6 00	161 00	122 00
Balances due from other Banks,	33,445 40	14,809 66	26,316 20	30,252 32	14,066 42
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	757,882 41	313,312 38	197,682 44	508,806 26	170,394 94
Total amount of the Resources of the Banks,	835,522 40	337,953 48	227,810 24	585,461 88	200,331 02
Date, Rate and amount of Dividends since the last Annual Returns,	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	Oct., 1850, 3 per cent. 7,500 00 April, 1851, 3 per cent. 7,500 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 5 per cent. 12,500 00 April, 1851, 5 per cent. 12,500 00	Oct., 1850, 4½ per cent. 4,500 00 April, 1851, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	18,222 42	5,005 70	9,712 75	20,782 48	13,660 01
Amount of Debts due to each Bank, secured by pledge of its stock,	3,750 00	6,960 00	700 00	12,075 00	4,644 88
Amount of Debts due and unpaid, and considered doubtful,	300 00	. .	2,500 00	81 20	. .

	CAMBRIDGE.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Charles River.	Bunker Hill.	Concord.	Framingham.	Appleton.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$200,000 00	$100,000 00	$200,000 00	$150,000 00
Bills in circulation of five dollars and upwards,	52,740 00	124,900 00	80,940 00	106,000 00	106,090 00
Bills in circulation less than five dollars,	17,912 00	31,003 00	8,095 00	32,004 00	32,396 00
Net Profits on hand,	10,872 47	20,774 85	6,279 86	15,030 07	14,120 47
Balances due to other Banks,	. .	. .	. .	289 00	339 79
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	49,706 76	165,200 34	16,389 89	17,703 81	75,144 30
Cash deposited bearing interest,	. .	. .	. .	. .	5,000 00
Total amount due from the Banks,	231,231 23	541,878 19	211,704 75	371,026 88	383,090 56
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	12,073 17	20,905 60	8,665 34	7,100 75	4,091 34
Real Estate,	. .	20,000 00	2,400 00	4,250 00	18,000 00

Bills of other Banks incorporated in this State, ...	896 00	9,300 00	2,389 00	134 00	17,541 00
Bills of other Banks incorporated elsewhere,	224 00	1,102 00	356 00	93 00	1,121 00
Balances due from other Banks, . .	26,651 17	95,661 96	16,395 94	10,740 26	42,497 17
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	191,386 89	394,908 63	181,498 47	348,708 87	299,840 05
Total amount of the Resources of the Banks, ...	231,231 23	541,878 19	211,704 75	371,026 88	383,090 56
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00	Oct., 1850, 3½ per cent. 3,500 00 April, 1851, 3½ per cent. 3,500 00	Oct., 1850, 3 per cent. 6,000 00 April, 1851, 3 per cent. 6,000 00	Oct. 1850, 4 per cent. 6,000 00 April, 1851, 4½ per cent. 6,750 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	11,028 60	18,976 62	8,678 57	11,954 81	8,806 30
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	2,780 00	14,020 00	5,445 00	500 00	100 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	2,000 00	21,000 00	. .

	LOWELL.			NEWTON.	WALTHAM.
DUE FROM THE BANKS.	Lowell.	Prescott.	Railroad.	Newton.	Waltham.
Capital Stock paid in, ...	$200,000 00	$100,000 00	$600,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	120,140 00	87,355 00	265,845 00	103,010 00	85,833 00
Bills in circulation less than five dollars, .	27,919 00	22,223 00	64,393 00	30,405 00	10,921 00
Net Profits on hand, ...	29,665 97	3,170 43	86,385 79	. .	3,557 40
Balances due to other Banks, . . .	1,085 60	. .	2,331 78	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	46,297 28	30,733 91	35,841 33	49,508 14	11,310 26
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	425,107 85	243,482 34	1,054,796 90	332,923 14	211,621 66
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	3,572 40	4,276 10	17,453 47	6,150 66	6,787 54
Real Estate, ...	. .	. .	. .	5,717 72	5,500 00

Bills of other Banks incorporated in this State, ...	17,520 36	22,002 00	6,973 00	8,488 00	2,921 00
Bills of other Banks incorporated elsewhere,	691 00	390 00	890 00	229 00	311 00
Balances due from other Banks, . .	29,130 75	16,933 37	76,663 73	23,151 98	6,108 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	374,193 34	199,880 87	952,816 70	289,185 78	189,993 18
Total amount of the Resources of the Banks, ...	425,107 85	243,482 34	1,054,796 90	332,923 14	211,621 66
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 5 per cent. 10,000 00 April, 1851, 5 per cent. 10,000 00	April, 1851, At rate of 6 per cent. per ann. on am't paid in. 3,717 56 First dividend.	Oct., 1850, 4 per cent. 24,000 00 April, 1851, 4 per cent. 24,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	April, 1851, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	28,552 01	. .	74,350 00	7,753 16	3,626 69
Amount of Debts due to each Bank, secured by pledge of its stock, ...	3,545 00	450 00	1,450 00	10,400 00	1,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	6,000 00	1,500 00	1,188 00

	BLACKSTONE.	FITCHBURG.		LANCASTER.	LEICESTER.
DUE FROM THE BANKS.	Worcester County.	Fitchburg.	Rollstone.	Lancaster.	Leicester.
Capital Stock paid in,	$100,000 00	$200,000 00	$100,000 00	$125,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	34,265 00	192,105 00	99,455 00	122,150 00	103,165 00
Bills in circulation less than five dollars,	23,531 00	27,401 00	23,206 00	19,735 00	19,542 00
Net Profits on hand,	626 12	13,603 59	5,159 87	18,112 50	9,537 30
Balances due to other Banks,	. .	. .	. .	. .	12 13
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	9,304 19	25,226 23	18,327 96	13,465 17	11,652 72
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	167,726 31	458,335 82	246,148 83	298,462 67	243,909 15
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,735 11	13,276 94	4,116 50	3,984 90	3,026 19
Real Estate,	. .	1,700 00	3,985 05	1,000 00	1,000 00

Bills of other Banks incorporated in this State, ...	578 00	696 00	1,253 00	374 00	2,368 00
Bills of other Banks incorporated elsewhere,	908 00	76 00	189 00	65 00	1,170 00
Balances due from other Banks, . .	9,671 99	72,552 02	36,696 56	44,931 92	38,886 36
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	151,833 21	370,034 86	199,908 72	248,106 85	197,458 60
Total amount of the Resources of the Banks, ...	167,726 31	458,335 82	246,148 83	298,462 67	243,909 15
Date, Rate and amount of Dividends since the last Annual Returns, . . .	First dividend at the rate of 8 23-100 per cent. per ann. 6,000 00	Oct., 1850, 3½ per cent. 7,000 00 April, 1851, 3½ per cent. 7,000 00	Oct., 1850, Interest, 6,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 5,000 00 April, 1851, 4 per cent. 5,000 00	Oct., 1850, 8 per cent. 8,000 00 April, 1851, 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	225 61	11,516 03	3,155 83	16,976 26	8,000 00
Amount of Debts due to each Bank, secured by pledge of its stock, ...	1,450 00	1,500 00	1,950 00	2,350 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	140 00	. .	. .	564 35	. .

	MILFORD.	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.
	Milford.	Millbury.	Oxford.	Southbridge.	Blackstone.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000 00	$50,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	98,380 00	33,839 00	67,035 00	80,930 00	46,875 00
Bills in circulation less than five dollars, .	24,194 00	12,127 00	15,016 00	19,926 00	18,688 25
Net Profits on hand, ...	6,058 08	5,500 00	973 40	3,224 41	2,403 56
Balances due to other Banks, . . .	. .	. .	1,497 78	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	9,754 82	6,692 69	6,571 44	7,189 61	21,953 82
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	238,386 90	108,158 69	191,093 62	211,270 02	189,920 63
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	4,565 39	3,565 50	2,642 60	4,617 64	4,444 69
Real Estate, ...	. .	. .	2,054 60	15,172 91	223 74

Bills of other Banks incorporated in this State, ...	18,838 10	399 00	986 00	584 00	817 00
Bills of other Banks incorporated elsewhere,	238 00	110 00	454 00	91 00	553 00
Balances due from other Banks, . .	15,294 53	10,408 64	10,180 42	4,650 67	31,232 05
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	199,450 88	93,675 55	174,776 00	186,153 80	152,650 15
Total amount of the Resources of the Banks, ...	238,386 90	108,158 69	191,093 62	211,270 02	189,920 63
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 3 per cent. 1,500 00 April, 1851, 4 per cent. 2,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,892 10	5,500 00	1,701 49	2,786 35	2,504 14
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	4,878 00	1,272 00	250 00	2,142 50
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	12,049 94	.	2,607 05

	WORCESTER.				
	Central.	Citizens.	Mechanics.	Quinsigamond.	Worcester.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$150,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	91,420 00	104,550 00	126,897 00	79,220 00	113,575 00
Bills in circulation less than five dollars,	33,476 00	22,242 00	36,606 00	16,368 00	44,187 00
Net Profits on hand,	18,871 35	34,949 78	12,809 96	10,211 82	30,070 83
Balances due to other Banks,	1,180 41	1,510 86	. .	. .	3,176 43
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	38,562 93	35,933 30	51,998 62	53,538 00	85,354 84
Cash deposited bearing interest,	. .	. .	. .	. .	5,950 00
Total amount due from the Banks,	333,510 69	349,185 94	378,311 58	259,337 82	482,314 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	5,764 60	9,687 88	8,952 14	9,201 97	10,918 32
Real Estate,	. .	. .	. .	. .	892 22

Bills of other Banks incorporated in this State, ...	2,990 00	. .	5,713 00	2,953 00	1,673 00
Bills of other Banks incorporated elsewhere,	2,683 00	130 00	12,573 00	2,321 00	399 00
Balances due from other Banks, . .	38,172 01	38,674 18	56,062 84	54,756 72	68,601 30
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	283,901 08	300,693 88	295,010 60	190,105 13	399,830 26
Total amount of the Resources of the Banks, ...	333,510 69	349,185 94	378,311 58	259,337 82	482,314 10
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 3½ per cent. 5,250 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct. 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	17,400 00	32,852 38	11,826 09	9,001 77	27,499 33
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	750 00	. .	. .	. .	1,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	81 00	. .	. .	. .	. .

	NORTHAMPTON.		WARE.	GREENFIELD.	
DUE FROM THE BANKS.	Holyoke.	Northampton.	Hampshire Manufac.	Franklin County.	Greenfield.
Capital Stock paid in,	$200,000 00	$200,000 00	$200,000 00	$150,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	212,185 00	173,600 00	164,780 00	148,450 00	93,390 00
Bills in circulation less than five dollars,	20,865 00	31,904 00	44,540 00	37,253 00	37,621 00
Net Profits on hand,	9,044 57	33,618 26	8,609 94	3,548 72	6,780 02
Balances due to other Banks,	12,409 63	145 24	. .	. .	785 99
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	23,921 83	31,794 26	7,496 46	19,097 15	24,815 51
Cash deposited bearing interest,	. .	. .	. .	. .	700 00
Total amount due from the Banks,	478,426 03	471,061 76	425,426 40	358,348 87	364,092 52
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	3,587 10	8,256 81	12,952 09	5,476 33	5,209 44
Real Estate,	. .	. .	3,785 30	5,062 40	4,019 29

Bills of other Banks incorporated in this State, ...	5,851 00	5,597 00	750 00	3,301 00	1,159 00
Bills of other Banks incorporated elsewhere,	63 00	708 00	133 00	1,960 00	313 00
Balances due from other Banks, . .	66,026 46	69,754 65	23,330 89	50,603 61	30,744 92
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	402,898 47	386,745 30	384,475 12	291,945 53	322,646 87
Total amount of the Resources of the Banks, ...	478,426 03	471,061 76	425,426 40	358,348 87	364,092 52
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4½ per cent. on * 150,000 00 6,750 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4½ per cent. 9,000 00 March, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00	Oct., 1850, 4½ per cent. 6,750 00 April, 1851, 5½ per cent. 8,250 00	Oct. 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	7,130 62	30,364 12	8,000 67	1,073 99	4,948 33
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	1,500 00	. .	1,050 00	1,200 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	990 00	. .	800 00	1,500 00

* Capital before increase.

	CHICOPEE.	SPRINGFIELD.			
DUE FROM THE BANKS.	Cabot.	Agawam.	Chicopee.	John Hancock.	Springfield.
Capital Stock paid in,	$150,000 00	$200,000 00	$300,000 00	$100,000 00	$300,000 00
Bills in circulation of five dollars and upwards,	131,415 00	155,165 00	176,460 00	66,815 00	130,000 00
Bills in circulation less than five dollars,	33,411 00	46,125 00	43,720 00	20,104 00	62,441 00
Net Profits on hand,	6,816 48	8,181 30	14,270 47	428 17	4,461 87
Balances due to other Banks,	. .	1,614 62	11,301 91	. .	3,024 44
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,140 87	44,674 27	72,485 63	21,851 09	41,938 34
Cash deposited bearing interest,	. .	. .	. .	. .	10,108 13
Total amount due from the Banks,	336,783 35	455,760 19	618,238 01	209,198 26	551,973 78
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	3,736 19	7,426 12	8,823 84	2,472 61	12,703 82
Real Estate,	. .	7,300 00	7,000 00	8,350 37	7,200 00

Bills of other Banks incorporated in this State, ...	2,000 00	8,272 00	11,752 00	4,731 00	11,153 00
Bills of other Banks incorporated elsewhere,	600 00	838 00	476 00	158 00	2,563 00
Balances due from other Banks, . .	30,029 67	32,382 11	19,414 85	15,998 72	39,243 48
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	300,417 49	399,541 96	570,771 32	177,487 56	479,110 48
Total amount of the Resources of the Banks, ...	336,783 35	455,760 19	618,238 01	209,198 26	551,973 78
Date, Rate and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4 per cent., 12,000 00 April, 1851, 4 per cent., 12,000 00	April, 1851. First dividend, 2 per cent. 2,000 00	Oct., 1850, 3½ per cent. 10,500 00 April, 1851, 3½ per cent. 10,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	5,322 25	6,619 48	12,201 22	872 50	1,378 14
Amount of Debts due to each Bank, secured by pledge of its stock, ...	350 00	700 00	1,950 00	2,600 00	8,000 00
Amount of Debts due and unpaid, and considered doubtful, ...	3,941 73	575 13	2,500 00	. .	. .

	SPRINGFIELD.	WESTFIELD.	ADAMS.	GT.BARRINGTON.	LEE.
	Western.	Hampden.	Adams.	Mahaiwe.	Lee.
DUE FROM THE BANKS.					
Capital Stock paid in,	$250,000 00	$100,000 00	$150,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	222,020 00	88,165 00	100,400 00	118,610 00	71,330 00
Bills in circulation less than five dollars,	56,120 00	21,835 00	9,720 00	21,320 00	29,842 00
Net Profits on hand,	9,356 01	13,341 27	4,939 69	9,178 73	13,319 20
Balances due to other Banks,	61,770 24	. .	5,717 27	1,196 91	5 27
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	29,408 61	16,435 57	18,189 02	26,491 44	10,246 62
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	628,683 86	239,776 84	* 290,485 98	276,797 08	224,743 09
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,890 76	6,619 54	6,572 00	6,013 08	6,388 17
Real Estate,	10,469 02	3,500 00	2,500 00	2,733 92	2,330 00

Bills of other Banks incorporated in this State, ...	6,163 00	2,292 00	1,040 00	5,200 00	248 00
Bills of other Banks incorporated elsewhere,	636 00	1,625 00	938 00	782 00	276 00
Balances due from other Banks, . .	112,324 43	27,436 19	20,206 92	43,273 60	18,066 28
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	494,200 65	198,304 11	259,229 06	218,794 48	197,434 64
Total amount of the Resources of the Banks, ...	628,683 86	239,776 84	290,485 98	276,797 08	224,743 09
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Jan., 1851, Quarterly div. 2 per cent. 5,000 00 April, 1851, Quarterly div. 2 per cent. 5,000 00	April, 1851, 4 per cent. 4,000 00	Oct., 1850, 3½ per cent. 5,250 00 April, 1851, 3½ per cent. 5,250 00	Oct., 1850, 3½ per cent. 3,500 00 April, 1851, 3½ per cent. 3,500 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,302 11	13,564 78	4,019 69	7,369 14	16,709 72
Amount of Debts due to each Bank, secured by pledge of its stock, ...	100 00	. .	. .	. .	2,150 00
Amount of Debts due and unpaid, and considered doubtful, ...	8,700 00	. .	. .	. .	. .

* The Return shows an error in the above total, of $1,520 00.

	PITTSFIELD.	STOCKBRIDGE	CANTON.	DEDHAM.	DORCHESTER.
	Agricultural.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000 00	$100,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards, ...	113,470 00	86,360 00	35,435 00	106,848 00	48,805 00
Bills in circulation less than five dollars, .	13,434 00	18,585 00	17,271 00	23,981 00	15,285 00
Net Profits on hand, ...	37,787 48	24,960 76	3,474 42	34,722 67	8,178 22
Balances due to other Banks, ...	1,128 75	8 37	525 38	316 65	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	56,817 97	12,361 55	16,756 43	91,553 59	34,563 36
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	372,638 20	242,275 68	173,462 23	457,421 91	206,831 58
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, ...	8,098 43	4,825 95	4,453 72	16,476 69	3,449 51
Real Estate, ...	1,459 41	2,250 00	. .	. .	. .

Bills of other Banks incorporated in this State, ...	1,804 00	1,118 00	13 00	67 00	483 00
Bills of other Banks incorporated elsewhere,	1,681 00	527 00	. .	7 00	. .
Balances due from other Banks, . .	64,042 55	30,274 60	4,096 83	43,305 21	6,357 62
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	295,552 81	203,280 13	164,898 68	397,566 01	173,091 68
Total amount of the Resources of the Banks, ...	372,638 20	242,275 68	173,462 23	457,421 91	* 183,381 81
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 5 per cent. 7,500 00 April, 1851, 5 per cent. 7,500 00	Oct., 1850, 4½ per cent. 4,500 00 April, 1851, 4½ per cent. 4,500 00	Oct., 1850, 2 per cent. 2,000 00 April, 1851, 3 per cent. 3,000 00	Nov., 1850, 4 per cent. 8,000 00 May, 1851, 4 per cent. 8,000 00	None.
Amount of Reserved Profits at the time of declaring the last dividend, . . .	35,732 24	24,263 11	2,944 32	34,490 44	930 02
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	9,000 00	300 00	2,000 00	1,189 74	900 00
Amount of Debts due and unpaid, and considered doubtful, ...	67 78	754 43	1,729 98	. .	. .

* Deficiency, by Return, of $23,449 77.

	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.
	Mattapan.	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth and Braintree.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$150,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	74,350 00	71,850 00	86,600 00	66,470 00	90,545 00
Bills in circulation less than five dollars,	22,874 00	14,015 00	31,608 00	18,314 00	17,621 00
Net Profits on hand,	5,001 05	10,665 58	30,658 86	5,516 22	10,946 00
Balances due to other Banks,	. .	. .	. .	. .	59 56
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	10,155 61	36,422 10	48,144 19	64,644 42	25,717 20
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	212,380 66	232,952 68	347,011 05	304,944 64	* 244,889 73
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,314 71	6,155 11	7,103 63	6,234 41	3,447 00
Real Estate,	. .	4,850 00	. .	. .	6,000 00

Bills of other Banks incorporated in this State,	354 00	4,160 04	3,065 00	1,819 00	1,893 00
Bills of other Banks incorporated elsewhere,	. .	608 00	. .	389 00	54 00
Balances due from other Banks,	17,239 92	22,660 23	37,033 27	20,956 76	35,373 39
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	190,472 03	194,519 30	299,809 15	275,545 47	198,122 34
Total amount of the Resources of the Banks,	212,380 66	232,952 68	347,011 05	304,944 64	244,889 73
Date, Rate, and amount of Dividends since the last Annual Returns,	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3½ per cent. 5,250 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3½ per cent. 3,500 00 April, 1851, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	3,889 35	9,597 60	25,792 18	5,568 66	8,858 83
Amount of Debts due to each Bank, secured by pledge of its stock,	. .	1,500 00	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful,	. .	2,671 25	. .	. .	937 81

* The Return shows an error of 97 cents in the balance.

	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	
	Wrentham.	Attleborough.	Fairhaven.	Fall River.	Massasoit.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000 00	$100,000 00	$200,000 00	$300,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	71,434 00	32,235 00	77,185 00	81,310 00	52,970 00
Bills in circulation less than five dollars,	27,146 00	20,664 00	6,927 25	23,938 00	7,101 00
Net Profits on hand,	6,882 23	12,347 76	7,223 04	61,030 40	12,361 65
Balances due to other Banks,	. .	3,308 21	611 07	7,201 74	1,124 60
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	12,846 09	15,269 23	82,995 39	60,657 76	18,463 97
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	268,308 32	183,824 20	374,941 75	534,137 90	192,021 22
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	5,727 99	2,790 41	8,365 05	10,767 05	8,213 89
Real Estate,	797 80	3,900 00	3,500 00	7,000 00	. .

Bills of other Banks incorporated in this State, ...	1,376 00	946 36	252 00	5,595 87	4,234 00
Bills of other Banks incorporated elsewhere,	1,853 00	251 00	120 00	. .	. .
Balances due from other Banks, . .	30,702 04	990 21	51,933 05	25,659 79	12,353 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	227,851 49	174,946 22	310,771 65	485,115 19	167,219 39
Total amount of the Resources of the Banks, ...	268,308 32	183,824 20	374,941 75	534,137 90	192,021 22
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Nov. 1850, 3 per cent. 4,500 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 3½ per cent. 7,000 00 April, 1851, 4 per cent. 8,000 00	Oct., 1850, 6 6-7 per cent. 12,000 00 April, 1851, 6 2-7 per cent. 11,000 00	Jan. 1851, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	4,326 40	11,787 94	6,042 34	8,277 73	9,664 76
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	6,509 31	. .	. .	5,425 00	2,100 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,455 04	15,000 00	. .	2,400 00	. .

	NEW BEDFORD.				TAUNTON.
	Bedford Commercial.	Marine.	Mechanics.	Merchants.	Bristol County.
DUE FROM THE BANKS.					
Capital Stock paid in,	$400,000 00	$300,000 00	$200,000 00	$400,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	153,180 00	166,570 00	75,911 00	202,445 00	84,541 50
Bills in circulation less than five dollars,	21,257 00	30,320 00	. .	27,102 00	23,940 50
Net Profits on hand,	26,850 13	21,962 86	20,298 70	15,595 48	21,907 17
Balances due to other Banks,	11,192 84	1,638 57	4,206 56	6,884 03	8,091 16
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	145,327 18	104,293 92	60,058 82	232,677 90	46,896 77
Cash deposited bearing interest,	. .	22,675 62	. .	21,595 45	. .
Total amount due from the Banks,	757,807 15	647,460 97	360,475 08	906,299 86	385,377 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	6,332 32	9,755 60	3,103 71	8,834 29	3,137 73
Real Estate,	18,000 00	8,000 00	9,000 00	16,000 00	8,000 00

Bills of other Banks incorporated in this State, ...	500 00	1,689 00	4,651 00	. .	2,351 01
Bills of other Banks incorporated elsewhere,	180 00	39 00	. .	406 00	922 50
Balances due from other Banks, . .	21,893 28	37,611 52	32,393 50	50,463 53	7,664 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	710,901 55	590,365 85	311,326 87	830,596 04	363,300 92
Total amount of the Resources of the Banks, ...	757,807 15	647,460 97	360,475 08	906,299 86	385,377 10
Date, Rate and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 3½ per cent. 14,000 00 April, 1851, 4 per cent. 16,000 00	Oct., 1850, 3½ per cent. 10,500 00 April, 1851, 4 per cent. 12,000 00	None.	April, 1851, 5 per cent. 20,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	25,257 30	18,781 37	. .	41,805 29	21,285 54
Amount of Debts due to each Bank, secured by pledge of its stock, ...	. .	200 00	. .	. .	1,025 00
Amount of Debts due and unpaid, and considered doubtful, ...	2,587 40	8,200 00	24,700 00	. .	. .

	TAUNTON.		ABINGTON.	HINGHAM.	PLYMOUTH.
DUE FROM THE BANKS.	Machinists.	Taunton.	Abington.	Hingham.	Old Colony.
Capital Stock paid in,	$100,000 00	$200,000 00	$100,000 00	$105,000 00	$100,000 00
Bills in circulation of five dollars and upwards,	48,992 00	94,130 00	89,500 00	82,710 00	92,000 00
Bills in circulation less than five dollars,	29,612 00	26,642 00	24,249 00	25,616 00	16,109 00
Net Profits on hand,	6,846 93	24,067 17	2,459 17	12,906 31	18,024 12
Balances due to other Banks,	. .	1,872 55	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	31,643 96	60,549 48	10,014 11	31,259 72	37,059 24
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	217,094 89	407,261 20	226,222 28	257,492 03	263,192 36
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	5,139 58	6,253 35	3,975 26	1,897 08	3,198 21
Real Estate,	. .	3,750 00	. .	16,797 46	1,000 00

Bills of other Banks incorporated in this State, ...	221 00	2,139 00	4,268 00	10,286 00	14,395 60
Bills of other Banks incorporated elsewhere,	321 00	765 00	. .	. .	. .
Balances due from other Banks, . .	21,962 76	20,946 70	21,686 35	18,523 76	56,815 25
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	189,450 55	373,407 15	196,292 67	209,987 71	187,783 30
Total amount of the Resources of the Banks, ...	217,094 89	407,261 20	226,222 28	257,492 03	263,192 36
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	3 per cent. 3,000 00	Oct., 1850, 5 per cent. 10,000 00 April, 1851, 4⅜ per cent. 8,750 00	April, 1851, First dividend. 2,766 48	Oct., 1850, 4 per cent. 4,200 00 April, 1851, 4 per cent. 4,200 00	Sept., 1850, 5 per cent. 5,000 00 March, 1851, 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	8,621 57	22,524 49	1,921 27	10,907 76	15,834 95
Amount of Debts due to each Bank, secured by pledge of its stock, ...	5,000 00	1,000 00	. .	3,210 00	1,600 00
Amount of Debts due and unpaid, and considered doubtful, ...	200 00	. .	. .	. .	. .

	PLYMOUTH.	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.
	Plymouth.	Wareham.	Falmouth.	Barnstable.	Pacific.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000 00	$100,000 00	$100,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards,	99,255 00	62,100 00	70,470 00	167,505 00	114,920 00
Bills in circulation less than five dollars,	24,448 00	14,543 00	7,836 00	18,316 00	18,103 25
Net Profits on hand,	16,238 99	5,083 95	3,188 31	25,647 29	12,884 84
Balances due to other Banks,	. .	708 63	. .	. .	3,704 55
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	20,475 28	32,708 98	7,344 28	13,776 82	299,903 99
Cash deposited bearing interest,	. .	3,000 00	. .	. .	. .
Total amount due from the Banks,	260,417 27	218,144 56	188,838 59	425,245 11	649,516 63
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	5,555 09	3,521 06	2,659 61	8,168 63	15,519 25
Real Estate,	1,000 00	7,210 65	6,700 00	2,000 00	12,000 00

Bills of other Banks incorporated in this State, ...	7,203 77	404 00	200 00	820 00	811 00
Bills of other Banks incorporated elsewhere,	300 00	105 00	53 00	98 00	7 00
Balances due from other Banks, . .	51,713 75	34,910 73	24,046 00	31,642 78	225,119 77
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, .	194,644 66	171,993 12	155,179 98	382,515 70	396,059 61
Total amount of the Resources of the Banks, ...	260,417 27	218,144 56	188,838 59	425,245 11	649,516 63
Date, Rate, and amount of Dividends since the last Annual Returns, . . .	Oct., 1850, 5 per cent. 5,000 00 April, 1851, 5 per cent. 5,000 00	Oct., 1850, 3 per cent. 3,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 4½ per cent. 9,000 00 April, 1851, 5 per cent. 10,000 00	Oct. 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . .	14,331 50	5,431 79	2,869 58	23,549 53	13,072 73
Amount of Debts due to each Bank, secured by pledge of its stock, . . .	2,100 00	150 00	975 00	5,420 00	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	37,138 10	500 00	696 44	. .

AGGREGATE.

DUE FROM THE BANKS.	30 Banks in Boston.	100 Banks out of Boston.	Total—130 Banks.
Capital Stock paid in,	$21,760,000 00	$16,505,000 00	$38,265,000 00
Bills in circulation of five dollars and upwards,	6,678,316 00	9,686,879 50	16,365,195 50
Bills in circulation less than five dollars,	1,001,363 00	2,328,139 75	3,329,502 75
Net Profits on hand,	2,465,373 18	1,359,234 82	3,824,608 00
Balances due to other Banks,	6,787,148 28	214,773 02	7,001,921 30
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	8,796,574 67	4,173,200 55	12,969,775 22
Cash deposited bearing interest,	601,317 50	268,810 75	870,128 25
Total amount due from the Banks,	48,090,092 63	* 34,537,559 36	*82,627,651 99
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their banking-houses,	1,817,387 97	661,470 81	2,478,858 78
Real Estate,	590,393 95	407,819 87	998,213 82
Bills of other Banks incorporated in this State,	5,302,590 74	535,245 54	5,837,836 28
Bills of other Banks incorporated elsewhere,	344,840 00	53,111 50	397,951 50

Balances due from other Banks,	3,223,354 01	3,326,878 83	6,550,232 84
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	36,811,525 96	29,529,583 04	66,341,109 00
Total amount of the Resources of the Banks,	48,090,092 63	† 34,514,109 59	† 82,604,202 22
Date, Rate and amount of Dividends since the last Annual Returns,	Oct., 1850, 742,000 00 April, 1851, 850,000 00	Oct., 1850, 560,110 00 April, 1851, 620,412 71	Oct., 1850, 1,302,110 00 April, 1851, 1,470,412 71
Amount of Reserved Profits at the time of declaring the last dividend,	2,109,407 35	1,185,942 68	3,295,350 03
Amount of Debts due to each Bank, secured by pledge of its stock,	173,465 78	207,845 71	381,311 49
Amount of Debts due and unpaid, and considered doubtful,	23,514 81	179,568 24	203,083 05

Average Dividends of thirty Banks in Boston, in October, 1850, a fraction over 3 4-100 per cent.; in April, 1851, a fraction over 3 90-100 per cent. Average Dividends of one hundred Banks out of Boston, in October, 1850, a fraction over 3 39-100 per cent.; in April, 1851, a fraction over 3 70-100 per cent. Average Dividends of one hundred and thirty Banks in and out of Boston, in October, 1850, a fraction over 3 45-100 per cent.; in April, 1851, a fraction over 3 84-100 per cent.

Average of Dividends after rejecting capitals of Banks which made no return of dividend in October and April, respectively:—

Twenty-six Banks in Boston, in October, 1850, a fraction over 3 79-100 per cent.
Eighty-six Banks out of Boston, in October, 1850, a fraction over 3 80-100 per cent.
One hundred and twelve Banks, in and out of Boston, in October, 1850, a fraction over 3 80-100 per cent.
Thirty Banks in Boston, in April, 1851, a fraction over 3 90-100 per cent.
Ninety-five Banks out of Boston, in April, 1851, a fraction over 3 90-100 per cent.
One hundred and twenty-five Banks in and out of Boston, in April, 1851, a fraction over 3 90-100 per cent.

* The first seven items of these two totals fail of making the eighth, because of an error of $1520, in the return of the Adams Bank, and one of 97 cents, in the return of the Union Bank of Weymouth and Braintree.

† The deficiency in this side of the account is owing to a deficit in the account of the Blue Hill Bank, of $23,449 77, of which it has been robbed.

REMARKS.

By acts passed at the last session of the General Court, the following Banks were established, viz.:—

Blackstone, Boston,	commenced	operations,	Sept. 8, 1851.
Cambridge Market,	"	"	Oct. 15, 1851.
Essex, Haverhill,	"	"	Nov. 20, 1851.
Faneuil Hall, Boston,	"	"	Sept. 2, 1851.
Hadley Falls, Holyoke,	"	"	Oct. 24, 1851.
Malden,	"	"	Sept. 10, 1851.
Westfield,	"	"	Sept. 13, 1851.

By acts of the General Court of 1850, the following Banks were authorized to make additions to their capital stock, which have been paid in as follows, viz.:—

Franklin County, in Greenfield, $50,000; of which was paid July 2, 1850, $12,500; September 2, $12,500; March 7, 1851, $12,500; April 9, $12,500.

Tremont, in Boston, $500,000; of which was paid July 9, 1850, $85,000; August 24, $84,500; October 5, $287,150; April 1, 1851, $42,550.

Acts of the General Court of the present year authorized the following Banks to increase their capital stock; the amounts and time of payment of which, are as follows, viz.:—

Boylston, in Boston, $50,000; paid June 7.

Cochituate, in Boston, $100,000.

Bank of Commerce, in Boston, $750,000; of which was paid June 3, $500,000; June 7, $250,000.

Exchange, in Boston, $500,000; of which was paid June 13, $100,000; June 24, 100,000; July 9, $100,000; August 2, $200,000.

Freemans, in Boston, $50,000; paid October 1.

Granite, in Boston, $250,000; of which was paid August 1, $150,000.

Shoe and Leather Dealers, in Boston, $250,000; of which was paid July 9, $200,000; September 9, $50,000.

Traders, in Boston, $200,000; paid June 16.

Tradesmans, in Chelsea, $50,000; of which was paid July 2, $25,000; August 15, $25,000.

Warren, in Danvers, $60,000; of which was paid October 1, $30,000.

Bay State, in Lawrence, $200,000; of which was paid October 20, $100,000.

Laighton, in Lynn, $50,000; paid June 19.

Prescott, in Lowell, $50,000; of which was paid June 16, $18,550; July 2, $12,050; August 11, $9,875; September 6, $9,525.

Rollstone, in Fitchburg, $100,000; of which was paid July 7, $60,000; October 4, $40,000.

Lancaster, $25,000; paid July 11.

Milford, $50,000; of which was paid Sept. 3, $25,000; Nov. 3, $25,000.

Mechanics, in Worcester, $150,000; of which was paid July 1, $129,000; October 23, $21,000.

Quinsigamond, in Worcester, $50,000; of which was paid July 10, $25,000; October 7, $25,000.

Worcester, $50,000; paid July 7.

Adams, $50,000; of which was paid July 1, $25,000; October 6, $10,000.

Lee, $50,000; paid July 31.

Agricultural, in Pittsfield, $50,000.

Fall River, $50,000.

Bedford Commercial, in New Bedford, $200,000; paid July 14.

Marine, in New Bedford, $200,000; of which was paid July 1, $182,050; September 3, $17,950.

Merchants, in New Bedford, $200,000; of which was paid July 18, $40,080; June 18, $159,920.

Barnstable, in Yarmouth, $100,000.

The charters of all the Banks contained in this Abstract have been renewed, with the exception of the Manufacturers, of Georgetown, which Bank made no application for renewal.

The name of the Dorchester and Milton Bank was changed to the Blue Hill Bank; under which name it appears in this Abstract.

In item of "Cash deposited bearing interest," the Eagle Bank, Boston, includes $50,000; the Globe Bank, Boston, $30,000, and the City Bank, Boston, $185,051 38, loan of the Commonwealth.

Several of the Banks made return of a dividend for October, 1851. The Abstract, having relation to the state of the Banks in May, takes no cognizance of such dividends. Among others, this is the case with respect to the Waltham, Hampden, and Charles River Banks, in the Abstract of which, but one dividend appears, that for April, 1851.

The Machinists Bank, Taunton, returns but one dividend, and that without date. The returns of the Boylston Bank, Boston; the Tradesmans of Chelsea, the Abington, the Massasoit of Fall River, the Fall River, and the Mechanics of Newburyport, make no distinction between "Bills of other Banks incorporated in this State," and "Bills of other Banks incorporated elsewhere."

The Beverly Bank, the Rockport, and the Mechanics of New Bedford, include in their returns, in one amount, "Bills in circulation of five dollars and upwards," and "Bills in circulation less than five dollars."

It will be seen that the aggregate "Total amount due from the Banks," and "Total amount of the Resources of the Banks," do not agree, by the sum of $23,449 77, which discrepancy is acknowledged in the return of the Blue Hill Bank. All the other Banks balanced on the face of the return, but examination detected an error of $1520, in the return of one Bank, and one of 97 cents in the return of another, to which fact is chargeable the failure of the first seven items of the aggregate "Total amount due from the Banks," to make the eighth, or aggregated total.

The average dividends for October, 1850, are reduced, when calculated upon the whole banking capital, by the fact that quite a number of the Banks made no return of dividends for that date, among which were four of the Banks in Boston. In a few instances, also, no dividend was returned for April, 1851. The average per cent. of dividends has been therefore, *also*, estimated upon the actual amount of capital upon which dividends were returned; rejecting, in the calculation of the October dividend, the capitals of those Banks which made no return of dividends for that date; and likewise, in the estimate of the one for April, the capitals of the Banks which returned no April dividend.

The following Tables are compiled from copies of the original Returns on record in this office:—

TABLE,

Exhibiting the number of Banks in Massachusetts, the amount of Capital Stock paid in, of Bills in Circulation and of Specie on hand, since 1815, *as the same appear on the official returns.*

Year.	No. of Banks.	Capital Stock.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1815	24	$11,287,500 00	$2,605,611 00	$3,277,884 00	$0.79 4-10 of Pap. to 1 of Sp.
1816	24	12,425,000 00	2,232,100 00	1,430,200 00	1.56 6-100 " " 1 "
1817	26	11,570,900 00	2,482,500 00	1,589,742 00	1.56 1-10 " " 1 "
1818	27	9,748,425 00	2,631,150 00	1,147,920 00	2.29 2-10 " " 1 "
1819	28	10,374,750 00	2,437,802 00	1,040,102 00	2.34 3-10 " " 1 "
1820	28	10,600,000 00	2,562,000 00	1,304,600 00	1.96 3-10 " " 1 "
1821	28	9,800,000 00	2,859,540 00	2,784,614 00	1.02 6-10 " " 1 "
1822	33	10,821,125 00	3,096,800 00	890,000 00	3.36 6-100 " " 1 "
1823	34	11,650,000 00	3,145,010 00	911,112 00	3.45 1-10 " " 1 "
1824	37	12,907,300 00	3,742,231 00	1,777,131 00	2.10 5-10 " " 1 "
1825	48	14,535,000 00	3,508,100 00	1,039,120 00	3.37 5-10 " " 1 "
1826	60	16,649,996 00	3,644,400 00	1,323,820 00	2.75 3-10 " " 1 "
1827	60	18,702,150 00	5,567,606 50	1,711,035 61	3.25 3-10 " " 1 "
1828	65	20,140,050 00	5,034,593 50	1,225,294 42	4.10 8-10 " " 1 "
1829	66	20,420,000 00	4,747,784 50	987,210 47	4.80 9-10 " " 1 "
1830	63	19,295,000 00	5,124,090 00	1,258,444 05	4.07 1-10 " " 1 "
1831	70	21,439,800 00	7,739,317 00	919,959 73	8.41 2-10 " " 1 "
1832	83	24,520,200 00	7,122,856 00	902,205 78	7.88 3-10 " " 1 "
1833	102	28,236,250 00	7,889,110 67	922,309 84	8.55 3-10 " " 1 "
1834	103	29,409,450 00	7,650,146 75	1,160,296 09	6.59 3-10 " " 1 "
1835	105	30,410,000 00	9,430,357 72	1,136,444 30	8.29 8-10 " " 1 "
1836	117	34,478,110 00	10,892,249 50	1,455,230 47	7.48 5-10 " " 1 "
1837	129	38,280,000 00	10,273,118 71	1,517,984 02	6.76 7-10 " " 1 "

TABLE—CONTINUED.

Year.	No. of Banks.	Capital Stock.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1838	120	$34,630,000 00	$9,400,512 75	$2,394,624 24	$3.92 5-10 of Pap. to 1 of Sp.
1839	118	31,485,600 63	7,875,322 50	1,838,272 99	4.28 4-10 " " 1 "
1840	115	33,750,000 00	9,112,882 25	2,991,804 50	3.04 5-10 " " 1 "
1841	114	33,360,000 00	9,509,112 00	3,111,837 84	3.05 5-10 " " 1 "
1842	111	32,631,060 00	8,049,906 75	2,682,309 55	3.00 1-10 " " 1 "
1843	103	31,089,800 00	9,219,267 50	7,298,815 69	1.26 3-10 " " 1 "
1844	103	30,020,000 00	12,183,158 25	4,587,140 80	2.65 5-10 " " 1 "
1845	104	30,970,000 00	14,339,686 00	3,357,904 35	4.27 4-100 " " 1 "
1846	105	31,160,000 00	14,591,914 50	3,054,755 68	4.77 6-10 " " 1 "
1847	109	32,113,150 00	17,196,362 25	3,943,973 58	4.36 1-100 " " 1 "
1848	112	32,985,000 00	13,196,029 00	2,578,030 32	5.11 8-10 " " 1 "
1849	119	34,630,011 00	15,700,935 25	2,749,917 32	5.70 9-10 " " 1 "
1850	126	36,925,050 00	17,005,826 25	2,993,178 29	5.68 1-10 " " 1 "
1851	130	38,265,000 00	19,694,698 25	2,478,858 78	7.94 5-10 " " 1 "

TABLE,

Exhibiting the number of Banks in Massachusetts, their Capital Stock, Bills in Circulation, Specie on hand, &c., every fifth year, from 1803 *to* 1848, *as shown by official returns.*

Year.	No. of Banks	Am't of Capital.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1803	7	$2,225,262 00	$1,565,189 00	$1,079,928 00	$1.44 9-10 of Pap. to 1 of Sp.
1808	16	5,960,000 00	1,038,042 00	1,015,843 95	1.02 1-10 " " 1 "
1813	16(?)	8,895,000 00	2,186,837 00	5,780,798 08	0.37 8-10 " " 1 "
1818	27	9,748,425 00	2,631,150 00	1,147,920 00	2.29 2-10 " " 1 "
1823	34	11,650,000 00	3,145,010 00	911,112 00	3.45 1-10 " " 1 "
1828	65	20,140,050 00	5,034,593 50	1,225,294 42	4.10 9-10 " " 1 "
1833	102	28,236,250 00	7,889,110 67	922,309 84	8.55 3-10 " " 1 "
1838	120	34,630,000 00	9,400,512 75	2,394,624 24	3.92 5-10 " " 1 "
1843	103	31,089,800 00	9,219,267 50	7,298,815 69	1.26 3-10 " " 1 "
1848	112	32,985,000 00	13,196,029 00	2,578,030 32	5.11 8-10 " " 1 "

TABLE,

Exhibiting the Capital of the Banks of Massachusetts, and the amount of their immediate liabilities, or Circulation and Deposits, and the Specie on hand, in each year, from 1815 *to* 1851, *inclusive.*

Year.	Am't of Capital.	Bills in Circulation and Deposits.	Specie.	Proportion of Circulation and Deposits to Specie.
1815	$11,287,500 00	$5,658,502 00	$3,277,884 00	$1.72 6-10 { of Circulation and Deposits } to 1 of Sp.
1816	12,425,000 00	4,523,800 00	1,430,200 00	3.16 3-10 " " 1 "
1817	11,570,900 00	5,771,902 00	1,589,742 00	3.63 7-100 " " 1 "
1818	9,748,425 00	5,679,665 00	1,147,920 00	4.94 7-10 " " 1 "
1819	10,374,750 00	6,492,503 00	1,040,102 00	6.24 2-10 " " 1 "
1820	10,600,000 00	5,759,420 00	1,304,600 00	4.41 4-10 " " 1 "
1821	9,800,000 00	8,548,447 00	2,784,614 00	3.06 9-10 " " 1 "
1822	10,821,125 00	6,297,240 00	890,000 00	7.07 5-10 " " 1 "
1823	11,650,000 00	6,550,411 00	911,112 00	7.18 9-10 " " 1 "
1824	12,907,300 00	8,973,050 00	1,777,131 00	5.04 9-10 " " 1 "
1825	14,535,000 00	6,223,210 00	1,039,120 00	5.98 8-10 " " 1 "
1826	16,649,996 00	6,281,135 00	1,323,820 00	4.74 4-10 " " 1 "
1827	18,702,150 00	8,445,045 52	1,711,035 61	4.93 5.10 " " 1 "
1828	20,140,000 00	7,054,819 64	1,225,294 42	5.75 7-10 " " 1 "
1829	20,420,000 00	7,293,017 51	987,210 47	7.38 7-10 " " 1 "
1830	19,295,000 00	8,699,047 04	1,258,444 05	6.91 2-10 " " 1 "
1831	21,439,800 00	12,141,282 62	919,959 73	13.19 7-10 " " 1 "
1832	24,520,200 00	10,061,826 33	902,205 78	11.15 2-10 " " 1 "
1833	28,236,250 00	11,605,293 04	922,309 84	12.58 2-10 " " 1 "
1834	29,409,450 00	12,560,200 47	1,160,296 09	10.82 4-10 " " 1 "
1835	30,410,000 00	15,852,624 30	1,136,444 30	13.94 9-10 " " 1 "
1836	34,478,110 00	19,676,766 44	1,455,230 47	13.52 1-10 " " 1 "
1837	38,280,000 00	18,740,316 73	1,517,984 02	12.34 5-10 " " 1 "
1838	34,630,000 00	16,523,154 77	2,394,624 24	6.90 1-100 " " 1 "

TABLE—CONTINUED.

Year.	Am't of Capital.	Bills in Circulation and Deposits.	Specie.	Proportion of Circulation and Deposits to Specie.
1839	$34,485,600 00	$12,642,733 00	$1,838,272 99	$6.87 7-10 of Circulation and Deposits to 1 of Sp.
1840	33,750,000 00	16,370,292 80	2,991,804 50	5.47 1-10 " " 1 "
1841	33,360,000 00	16,654,011 55	3,111,837 84	5.35 1-10 " " 1 "
1842	32,631,060 00	14,180,071 48	2,682,309 55	5.24 9-10 " " 1 "
1843	31,089,800 00	16,518,083 19	7,298,815 69	2.26 3-10 " " 1 "
1844	30,020,000 00	24,417,463 19	4,587,140 80	5.32 3-10 " " 1 "
1845	30,970,000 00	26,007,819 91	3,357,904 35	7.74 5-10 " " 1 "
1846	31,160,000 00	24,051,290 42	3,054,755 68	7.21 8-10 " " 1 "
1847	32,113,150 00	27,461,917 38	3,943,973 58	6.96 3-10 " " 1 "
1848	32,985,000 00	21,290,999 48	2,578,030 32	8.25 8-10 " " 1 "
1849	34,630,011 00	25,576,252 22	2,749,917 32	9.30 7-100 " " 1 "
1850	36,925,050 00	28,182,653 84	2,993,178 29	9.41 5-10 " " 1 "
1851	38,265,000 00	32,664,473 47	2,478,858 78	13,17 7.10 " " 1 "

Average proportion of Circulation and Deposits since 1815, $7.27 86-100 to 1 of Specie.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

INSTITUTIONS FOR SAVINGS,

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF MAY,

1851.

PREPARED FROM OFFICIAL RETURNS

BY AMASA WALKER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1851.

The official circular, requiring Returns from the Savings Institutions, was issued by the Governor on the ninth day of October, and had reference to their condition on the last Saturday of May, 1851.

And the Returns were duly received.

	BOSTON.			ANDOVER.	DANVERS.
	Provident Institution for Savings.	Suffolk Savings Bank for Seamen and others.	East Boston Savings Bank.	Andover Institution for Savings.	Danvers Savings Bank.
Number of Depositors,	23,060	4,826	150	665	265
Amount of Deposits,	$3,842,949 25	$1,061,877 67	$20,191 64	$130,773 28	$30,972 10
Public Funds,	250,520 00	53,000 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	664,380 00	209,130 00	2,071 87	13,100 00	12,602 70
Loans on Bank Stock,	20,125 00	. .	. .	2,900 00	2,950 00
Deposits in Banks, bearing interest,	. .	. .	4,362 60	. .	7,399 72
Railroad Stock,	. .	. .	. .	. .	2,376 00
Loans on Railroad Stock,	35,925 00	42,000 00	2,600 00	3,650 00	. .
Invested in Real Estate,	42,055 00	. .	. .	1,238 60	. .
Loans in Mortgage of Real Estate,	842,517 97	360,450 00	7,200 00	51,665 00	2,800 00
Loans to County or Town,	220,501 65	10,000 00	. .	16,300 00	. .
Loans on Personal Security,	2,073,204 55	432,250 00	4,389 00	38,050 48	2,843 68

Cash on hand, ...	59,904 80	10,730 01	† 4,490 42	3,869 20	. .
Rate and amount of ordinary Dividend, for last year, ...	4 per cent. 125,649 43	4 per cent. 33,658 91	4 per cent. 366 45	5 per cent. 6,430 60	5 per cent. 469 72
Average annual per cent. of Dividends, of last five years, ...	8 per cent.	* 4 per cent.	In operation less than 5 years.	6⅔ per cent.	In operation one year.
Annual Expenses of the Institution, . .	12,565 98	5,913 31	290 67	3,000 00	‡ 83 00

Provident Institution for Savings in Boston.—The Public Funds owned are Massachusetts Scrip.

The Bank Stock owned is in the following Banks, viz.:—Atlantic, $21,500; Atlas, 22,500; Boston, 35,000; City, 31,500; Columbian, 21,400; Eagle, 22,500; Granite, 24,500; Globe, 31,500; Hamilton, 22,500; Market, 36,400; Massachusetts, 22,500; Merchants, 120,000; New England, 23,900; North, 23,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers, 37,500; Tremont, 45,000; Union, 31,200; Washington, 22,500.

The Loans on Bank Stock is on 28 shares Merchants, 6 Tremont, $3,000; 100 shares Market, 5,000; 37 shares Merchants, and 16 City, 4,150; 57 shares Shoe and Leather Dealers, 5,000; 60 shares Boston, 2,975.

Loans on Railroad Stock are on 200 shares Boston and Worcester, $14,850; 20 shares Fall River, and 16 Fitchburg, 2,500; 45 shares Fitchburg, and 50 Boston and Maine, 8,050; 65 shares Worcester, 5,525; 13 shares Boston and Lowell, and 50 Boston and Providence, 5,000.

Suffolk Savings Bank for Seamen and others.—The Public Funds are City of Boston, $46,000; City of Charlestown, 7,000.

The Bank Stock owned is in the following Banks, viz.:—Market, $10,500; Atlas, 20,800; Washington, 11,400; Hamilton, 20,000; State, 15,480; Shoe and Leather Dealers, 22,500; Granite, 10,000; Bay State, 10,000; City, 13,500; Bank of Commerce, 10,000; Union, 11,200; Bank of North America, 10,000; Merchants, 25,000; Railroad, Lowell, 3,750; Massachusetts, 15,000.

Loans on Railroad Stock are on 508 shares Fitchburg.

* In 1848 an extra dividend of 20 per cent. for the five years previous.

East Boston Savings Bank.—The Bank Stock owned is 20 shares Merchants.

The Loan on Railroad Stock is on 44 shares Grand Junction.

† Including, as appears by the Return, "Deposits in Banks bearing interest."

Andover Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Andover, $10,000; Granite, Boston, 3,100.

The Loans on Bank Stock are on the Merrimack, Haverhill, 13 shares, $500; Andover, 10 shares, 800; Exchange, Boston, 18 shares, 1,600.

The Loan on Railroad Stock is on 41 shares Boston and Maine.

Danvers Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Village, $3,209 70; Warren, 714; Bank of Commerce, 6,164; Bank of North America, 1,515; Rockport, 1000.

The Loan on Bank Stock is on 45 shares Village Bank.

The Railroad Stock owned is 10 shares Eastern, and 13 shares Boston and Maine.

Deposits in Banks bearing interest is in the Village Bank.

‡ Exclusive of Treasurer's salary.

	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.	NEWBURYPORT.
	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.	Institution for Savings in Newburyport and its vicinity.
Number of Depositors,	227	1,815	455	992	3,965
Amount of Deposits,	$12,888 18	$295,302 51	$45,292 15	$109,263 26	$725,499 55
Public Funds,	. .	. .	. .	. .	35,000 00
Loans on Public Funds,	. .	. .	. .	. .	900 00
Bank Stock,	8,700 00	80,500 00	12,000 00	3,500 00	167,429 00
Loans on Bank Stock,	. .	7,350 00	500 00	5,620 00	18,040 00
Deposits in Banks, bearing interest,	. .	. .	. .	4,800 00	. .
Railroad Stock,	. .	. .	. .	2,000 00	65,000 00
Loans on Railroad Stock,	. .	800 00	. .	3,745 00	8,500 00
Invested in Real Estate,	. .	550 00	. .	. .	3,000 00
Loans in Mortgage of Real Estate,	1,725 00	151,850 00	7,500 00	58,044 00	129,477 66
Loans to County or Town,	1,500 00	38,300 00	13,208 82	26,800 00	188,300 00
Loans on Personal Security,	550 00	19,700 00	14,100 00	6,944 00	112,555 29

Cash on hand, ...	316 49	398 48	. .	143 01	7,091 54
Rate and amount of ordinary Dividend, for last year, ...	4 per cent. 352 60	5 per cent.	4 per cent. 1,020 53	5 per cent.	6 per cent. 37,752 82
Average annual per cent. of Dividends, of last five years, ...	6 1-10 per cent.	6¼ per cent.	Less than 5 years.	6 per cent.	5 4-5 per cent.
Annual Expenses of the Institution, . .	64 75	489 38	88 00	325 00	1,650 00

Cape Ann Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Gloucester, $1,300; Merchants, Boston, 500; Grocers, 1,200; Exchange, 1,700; Tremont, 3,000; Freeman's, 1,000.

Haverhill Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Haverhill, $18,300; Merrimack, 13,500; North, 7,100; Exchange, 6,000; Shawmut, 5,800; Atlantic, 3,500; Andover, 3,200; Columbian, 2,000; Eagle, 1,900; State, 600; Shoe and Leather Dealers, 600; North America, 13,000; Atlas, 10,000.

Loans on Bank Stock are on the Haverhill, $2,600; Cochituate, 2,000; Merrimack, 1,500; Manufacturers, 1,250.

Loan on Railroad Stock is on the Boston and Worcester, $800.

Essex Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Bay State, $5,000; Tremont, 3,000; Bank of Commerce, 3,000; Merchants, 1,000.

The Loan on Bank Stock is on 7 shares Bay State.

Lynn Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Lynn Mechanics Bank, $3,000; Columbian, Boston, 500.

Loans on Bank Stock are on the Lynn Mechanics, $1,220; Laighton Bank, 3,400; Shoe and Leather Dealers, 1,000.

Deposits in Banks bearing interest, in Lynn Mechanics.

Railroad Stock, Portland, Saco, and Portsmouth Railroad, $2,000.

Loans on Railroad Stock, $3,745. (*Railroad not stated.*)

Institution for Savings in Newburyport and its Vicinity.—The Public Funds owned is Massachusetts 5 per cent. scrip, $35,000.

The Loan on Public Funds is on $1,000 Massachusetts 5 per cent.

The Bank Stock owned is in the following Banks, viz.:—Atlantic, $15,386; Atlas, 2,450; Boston, 3,000; City, 4,900; Columbian, 7,275; Eagle, 5,000; Globe, 7,800; Hamilton, 9,800; North, 8,366; Suffolk, 2,200; Traders, 9,500; Tremont, 9,900; Washington, 16,920; Mechanics, Newburyport, 16,566; Merchants, 40,986; Ocean, 3,500; Gloucester, 3,880.

Loans on Bank Stock are 38 shares Mechanics, Newburyport, $3,040; 100 shares Cochituate, Boston, 9,000; 12 shares Grocers, 55 shares Tremont, 6,000.

Loans on Railroad Stock are 42 shares Eastern, $2,750; 5 shares Fitchburg, 300; 1 share Lowell, 450; 10 bonds Massachusetts and Vermont Railroad Co., 5,000.

Railroad Stock owned is Eastern, 200 shares; Fitchburg, 200 shares; Lowell, 20 shares; Boston and Worcester, 100 shares; Boston and Maine, 50 shares.

	SALEM.	SALISBURY.	CAMBRIDGE.	CHARLESTOWN.	CONCORD.
	Salem Savings Bank.	Provident Institution for Savings, in the towns of Salisbury and Amesbury.	Savings Institution in town of Cambridge.	Warren Institution for Savings.	Middlesex Institution for Savings.
Number of Depositors,	6,978	975	779	1,790	1,399
Amount of Deposits,	$1,239,747 67	112,752 67	111,935 35	$300,789 76	$297,047 60
Public Funds,	506,629 79	18,960 00	. .	. .	5,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	103,235 94	31,610 00	6,216 00	36,100 50	62,600 00
Loans on Bank Stock,	60,250 00	. .	2,000 00	9,625 00	. .
Deposits in Banks, bearing interest,	65,879 84	. .	. .	. .	. .
Railroad Stock,	56,761 49	. .	. .	. .	. .
Loans on Railroad Stock,	34,000 00	. .	2,000 00	15,900 00	13,170 00
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	. .	15,461 00	77,650 00	204,000 00	112,671 46
Loans to County or Town,	385,894 37	22,997 50	* 11,900 00	† 26,500 00	61,200 00
Loans on Personal Security,	62,000 00	23,955 00	9,350 00	2,000 00	26,490 00

Cash on hand, ...	12,254 55	4,756 58	2,819 35	6,664 26	15,239 09
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 55,151 80	6 per cent. 6,114 63	4 per cent. 3,893 71	4 per cent. 10,268 70	7½ per cent.
Average annual per cent. of Dividends, of last five years, ...	5 4-5 per cent.	6 1-10 per cent.	7 per cent.	8 per cent.	. .
Annual Expenses of the Institution, . .	2,350 00	151 51	500 00	954 58	720 75

Salem Savings Bank.—In the amount of deposits is included "Profits, $47,158 31."

The Public Funds owned are Massachusetts 5 per cent., $101,000; Maine 6 per cent, 55,000; United States 5 per cent., 33,000; United States 6 per cent., 124,241 10; Ohio 6 per cent., 112,669 37; Pennsylvania 5 per cent., 80,719 32.

The Bank Stock owned is in the following Banks, viz.:—Exchange, $4,133 33; Marblehead, 2,000; Asiatic, 4,744 14; Commercial, 3,200; Columbian, 14,000; City, 10,500; Salem, 3,600; Beverly, 625; Merchants, 30,433 47; Bank of Commerce, 15,000; Tremont, 10,000; Grocers, 5,000.

Loans on Bank Stock are on Bank of Commerce, $40,250; Exchange, 9,000; Cochituate, 5,000; Naumkeag, 5,000; Grocers, 1,000.

The deposits in Bank, bearing interest, are in the Merchants Bank.

Railroad Stock owned is Eastern, 100 shares, $11,140 24; Portland, Portsmouth and Saco, 361 shares, 36,121 25; Portland, Portsmouth and Saco bonds, 9,500.

Loans on Railroad Stock are on Boston and Worcester, $5,000; Eastern, 10,000; Fitchburg, 5,000; Western, 10,000; Boston and Maine, 4,000.

Provident Institution for Savings in the towns of Salisbury and Amesbury.—The Public Funds owned are United States, $15,000; State of Maine, 3,960.

The Bank Stock owned is in the following Banks, viz.:—Powow River, 50 shares, $5,000; Bay State, 38 shares, 3,800; Railroad, 17 shares, 1,275; Merchants, Boston, 30 shares, 3,000; Union, 25 shares, 2,500; Globe, 25 shares, 2,500; Suffolk, 10 shares, 1,000; Boston, 13 shares, 2,150; Columbian, 16 shares, 1,600; State, 30 shares, 1,800; Atlantic, 5 shares, 500; Bank of Commerce, 60 shares, 6,000; Grocers, 5 shares, 485.

Institution for Savings in the town of Cambridge.—The Bank Stock owned is in the following Banks, viz.:—Bank of Commerce, Boston, $3,060; Cambridge, 630; Charles River, 2,526.

The Loan on Bank Stock is on the Bank of Commerce.

The Loan on Railroad Stock is on the Eastern Railroad.

* This includes $8,900 loaned to Corporations.

Warren Institution for Savings.—The amount of deposits includes "Profit and Loss Account."

The Bank Stock owned is in the following Banks, viz.:—Market, 35 shares, $2,765; Shawmut, 20 shares, 1,950; Granite, 20 shares, 1,950; Atlantic, 8 shares, 824; Merchants, 53 shares, 5,538 50; Traders, 41 shares, 4,059; Eagle, 34 shares, 3,434; City, 20 shares, 1,980; Bunker Hill, 76 shares, 7,752; Shoe and Leather Dealers, 37 shares, 4,033; State, 30 shares, 1,815.

The Loan on Bank Stock is on the Market, 57 shares, $1,500; North, 23 shares, and Bunker Hill, 2 shares, 2,000; Railroad, 12 shares, 700; Railroad, 21 shares, and Bunker Hill, 4 shares, 1,475; Bunker Hill, 12 shares, 1,000; Boston, 38 shares, 1,200; Dedham, 30 shares, 1,750.

Loans on Railroad Stock are on 108 shares Fitchburg, and on $8,000 Worcester Railroad Bonds.

† Loans to County or Town includes $500 to a Religious Society.

Middlesex Institution for Savings.—The Public Funds owned are United States Loans of 1847.

The Bank Stock owned is in the following Banks, viz.:—Merchants, Boston, 120 shares, $12,000; City, 84 shares, 8,400; State, 100 shares, 6,000; Eagle, 45 shares, 4,500; Shawmut, 10 shares, 1,000; Columbian, 20 shares, 2,000; Hamilton, 14 shares, 1,400; Granite, 10 shares, 1,000; Shoe and Leather Dealers, 61 shares, 6,100; Traders, 10 shares, 1,000; Bank of Commerce, 50 shares, 5,000; Lowell, 9 shares, 900; Concord, 78 shares, 7,800; Tremont, 50 shares, 5,000; Framingham, 5 shares, 500.

Loans on Railroad Stock are on 30 shares Peterborough and Shirley, $2,250; 30 shares Cheshire, 1,200; 13 shares Boston and Worcester, 1,000; 31 shares Fitchburg, 2,720; 60 shares Fitchburg, 6,000.

	FRAMINGHAM.	LOWELL.		NEWTON.	FITCHBURG.
	Framingham Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Fitchburg Savings Bank.
Number of Depositors,	276	1,398	4,733	115	702
Amount of Deposits,	$34,500 34	$230,147 70	$776,112 05	$7,518 77	$84,998 71
Public Funds,	. .	11,735 00	. .	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	2,000 00	42,100 00	145,760 00	1,500 00	14,500 00
Loans on Bank Stock,	15,800 00	17,500 00	16,000 00	. .	2,540 00
Deposits in Banks, bearing interest,	. .	5,000 00	58,000 00	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	. .	. .	. .
Invested in Real Estate.	. .	. .	26,507 73	. .	. .
Loans in Mortgage of Real Estate,	3,950 00	73,800 00	150,383 00	6,403 00	48,056 89
Loans to County or Town,	11,519 28	76,000 00	379,440 00	. .	10,350 00
Loans on Personal Security,	. .	. .	. .	350 00	7,300 00

Cash on hand, ...	1,587 91	4,012 70	21 32	. .	8,875 20
Rate and amount of ordinary Dividend, for last year, ...	4 per cent.	5 per cent. 5,785 99	4 per cent. 26,140 95	4 per cent. 238 60	4 per cent. 2,460 24
Average annual per cent. of Dividends, of last five years, ...	4 per cent., and 4 per ct. extra for 5 years.	Less than 5 years.	7⅛ per cent.	6 per cent.	Less than 5 years.
Annual Expenses of the Institution, . .	130 00	546 44	2,400 00	30 00	300 00

Framingham Savings Bank.—The Bank Stock owned is in the following Banks, viz. :—Merchants, Boston, $1,000; Framingham, 1,000.

Loans on Bank Stock are on Framingham, $13,300; Exchange, Boston, 1,000; Merchants, 1,500.

City Institution for Savings.—The Public Funds owned are Boston 6 per cent. Stock, $5,000; Boston 5 per cent., 1,870; Albany 6 per cent., 3,000; Massachusetts 5 per cent., 1,865.

The Bank Stock owned is in the following Banks, viz. :—Appleton, $12,300; Railroad, 900; Boylston, 2,000; Shawmut, 1,000; Bank of Commerce, 5,000; Prescott, 5,900; Bank of North America, 7,000; Tremont, 5,000; Grocers, 3,000.

Loans on Bank Stock are on 129 shares Appleton Bank, $11,500; 60 shares Bank of North America, and 10 shares Bank of Commerce, 6,000.

Deposit in Bank bearing interest, is in the Appleton Bank.

Lowell Institution for Savings.—The Bank Stock owned is in the following Banks, viz. :—Eagle, $26,700; Lowell, 16,300; Globe, 15,000; New England, 14,600; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Railroad, 5,100; Bunker Hill, 4,500; Boston, 4,500; Concord, 3,000; Bank of Commerce, 10,000.

Loans on Bank Stock are on the Lowell Bank, 150 shares, $12,000; on Grocers, 45 shares, 4,000.

Deposits in Banks bearing interest, in Exchange, $30,000; Asiatic, 10,000; Hamilton, 8,000; Bank of Commerce, 10,000.

Institution for Savings in the town of Newton.—The Bank Stock owned is in the following Banks, viz. :—Bank of Brighton, $600; Newton Bank, 900.

Fitchburg Savings Bank.—The Bank Stock owned is in the following Banks, viz. :—Fitchburg Bank, $8,000; Rollstone Bank, 1,500; Merchants Bank, Boston, 5,000.

The Loan on Bank Stock is on 40 shares of the Fitchburg Bank.

	LANCASTER.	SOUTHBRIDGE.	WORCESTER.	NORTHAMPTON.	WARE.
	Lancaster Savings Bank.	Southbridge Savings Bank.	Worcester County Institution for Savings.	Northampton Institution for Savings.	Ware Savings Bank.
Number of Depositors,	385	134	7,524	204	91
Amount of Deposits,	$46,571 64	$12,542 58	$1,219,548 88	$23,058 77	$7,269 45
Public Funds,	4,000 00	2,300 00	92,700 00	. .	. .
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	1,000 00	3,069 00	152,430 00	. .	2,120 00
Loans on Bank Stock,	6,100 00	1,600 00	33,050 00	. .	. .
Deposits in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	1,700 00	. .	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	11,750 00	4,100 00	627,810 84	12,820 12	1,351 00
Loans to County or Town,	10,500 00	800 00	173,754 32	. .	1,600 00
Loans on Personal Security,	10,200 00	2,700 00	186,747 00	9,708 36	2,000 00

Cash on hand, ...	2,284 06	23 40	9,960 41	1,092 94	197 20
Rate and amount of ordinary Dividend, for last year, ...	4 per cent. 1,062 46	4 per cent. 328 54	4 per cent. 42,400 89	5 per cent. 892 61	5 per cent. 38 39
Average annual per cent. of Dividends, of last five years, ...	8½ per cent.	Less than 5 years.	6½ per cent.	5 3-5 per cent.	Less than 5 years.
Annual Expenses of the Institution, . .	100 00	25 67	2,224 63	35 56	7 60

Lancaster Savings Bank.—The Public Funds owned are City of Boston 6 per cent. stock.

The Bank Stock owned is 10 shares in the Lancaster Bank.

Loan on Bank Stock is on the Lancaster Bank.

Loan on Railroad Stock is on the Fitchburg Railroad.

Loan to County, or Town, is to the Town of Clinton, $10,500.

Southbridge Savings Bank.—The Public Funds owned are City of Boston Water Loan.

The Bank Stock owned is in the following Banks, viz.:—Merchants, Boston, 7 shares; New England, 7 shares; Washington, 12 shares; Southbridge, 5 shares.

The Loan on Bank Stock is on 19 shares in the Southbridge Bank.

Worcester County Institution for Savings.—The Public Funds owned are United States Loans, $92,700.

The Bank Stock owned is in the following Banks, viz.:—Hamilton, $10,000; Blackstone, 1,000; Shawmut, 5,000; Quinsigamond, 9,000; Granite, 6,400; Millbury, 2,650; Southbridge, 2,500; Leicester, 2,000; Lancaster, 1,500; Citizens 24,800; Fitchburg, 4,100; New England, 6,900; Merchants, 12,000; Worcester, 23,100; Atlas, 3,600; Oxford, 3,300; Central, 8,000; State, 780; Atlantic, 5,400; City, 17,200; Mechanics, 3,200.

Loans on Bank Stock are on the following Banks, viz.:—Leicester, $8,250, on 11,000; Central, 2,000, on 2,800; Oxford, 1,600, on 2,000; Mechanics, 1,800, on 2,000; Quinsigamond, 3,500, on 4,000; Worcester, 4,300, on 5,900; Suffolk, 600, on 800; Tremont, 600, on 800; Lancaster, 4,000, on 5,000; Southbridge, 400, on 500; Citizens, 6,000, on 7,700.

Profits received and undivided, $56,903 69.

Northampton Institution for Savings.—The "Amount of Deposits," includes dividends.

Ware Savings Bank.—The Bank Stock owned is 20 shares Hampshire Manufacturers Bank, Ware.

The amount of Dividends stated, is for six months.

Organized, June, 1850.

	SPRINGFIELD.	GREENFIELD.	ADAMS.	PITTSFIELD.	CANTON.
	Springfield Institution for Savings.	Franklin Savings Institution.	North Adams Savings Bank.	Berkshire County Savings Bank.	Institution for Savings in Canton.
Number of Depositors,	1,715	751	30	247	228
Amount of Deposits,	$304,047 04	$140,645 52	$7,706 51	$32,072 54	$29,843 47
Public Funds,	8,000 00	7,000 00	. .	2,000 00	6,400 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	72,730 00	. .	. .	5,600 00	5,050 00
Loans on Bank Stock,	11,700 00	7,300 00	. .	. .	. .
Deposits in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	38,300 00	1,500 00	. .	. .	. .
Invested in Real Estate,	. .	. .	. .	. .	. .
Loans in Mortgage of Real Estate,	102,725 35	49,070 00	. .	1,100 00	13,395 00
Loans to County or Town,	18,812 38	12,450 00	600 00	6,550 00	. .
Loans on Personal Security,	50,409 45	64,640 00	3,987 00	14,515 00	4,730 34

Cash on hand, ...	8,667 92	4,585 04	3,078 10	3,069 51	268 13
Rate and amount of ordinary Dividend, for last year, ...	5 per cent.	5 per cent. 5,901 59	5 per cent. 123 19	5 per cent. 1,069 58	4 per cent. 953 95
Average annual per cent. of Dividends, of last five years, ...	7 per cent.	6½ per cent.	Less than 5 years.	. .	5 19-100 per cent.
Annual Expenses of the Institution, . .	1,007 96	261 63	50 00	114 81	108 50

Springfield Institution for Savings.—The Public Funds owned are City of Boston six per cent. stock, $3,000.

The Bank Stock owned is in the following Banks, viz.:—State, $4,680; Shawmut 4,100; Hamilton, 6,100; North, 5,500; City, 3,700; Tremont, 5,000; Cabot, 8,000; Traders, 7,600; Atlantic, 2,500; Bank of North America, 10,000; Grocers, 1,000; Boston, 750; Springfield, 5,000; Bank of Commerce, 7,500; Chicopee, 1,000.

The Loans on Bank Stock are on the Springfield Bank, $5,400; Northampton, 2,500; Greenfield, 2,500; Western, 1,000; Chicopee, 300.

The Loans on Railroad Stock are on the Connecticut River Railroad, $8,800; New Haven and Hartford Railroad, 4,000; Connecticut River Railroad, 500; Connecticut River Railroad Bonds, 20,000; Worcester Railroad Bonds, 5,000.

Franklin Savings Institution.—Public Funds owned are City of Boston, $7,000.

The Loan on Bank Stock is on 76 shares in the Greenfield Bank.

The Loan on Railroad Stock is on 20 shares in the Hartford and New Haven Railroad Extension Stock.

The Berkshire County Savings Bank.—The Public Funds owned are City of Boston, $2,000.

The Bank Stock owned is in the following Banks, viz.:—Cabot, $3,600; Lee, 2,000.

Loans to County or Town, includes $650 to the Pittsfield Fire District.

Canton Institution for Savings.—The Public Funds owned are Boston Water Stock.

The Bank Stock owned is in the following Banks, viz.:—Neponset, 32 shares, $3,200; North, 15 shares, 1,500; Market, 5 shares, 350.

	COHASSET.	DEDHAM.	QUINCY.	ROXBURY.	WEYMOUTH.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Quincy Savings Bank.	Institution for Savings in Roxbury and vicinity.	Weymouth and Braintree Institution for Savings.
Number of Depositors,	137	1,715	516	802	541
Amount of Deposits,	$25,719 15	$333,930 70	$80,354 66	$130,987 02	$98,246 57
Public Funds,	1,000 00	. .	12,400 00	. .	. .
Loans on Public Funds,	. .	. .	. .	14,200 00	. .
Bank Stock,	9,380 00	21,979 00	6,000 00	25,061 35	5,500 00
Loans on Bank Stock,	. .	17,800 00	1,000 00	8,150 00	. .
Deposits in Banks, bearing interest,	. .	. .	. .	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	9,200 00	2,040 00	2,500 00	. .
Invested in Real Estate,	. .	. .	. .	9,989 75	. .
Loans in Mortgage of Real Estate,	13,644 74	207,745 40	46,750 00	39,528 85	73,601 50
Loans to County or Town,	1,650 00	45,701 97	1,000 00	19,906 57	. .
Loans on Personal Security,	200 00	35,281 49	13,766 00	8,700 00	18,585 00

Cash on hand, ...	773 86	21,319 96	574 40	2,950 50	1,939 76
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 907 08	4 per cent. 12,507 42	5 per cent.	4 per cent. 3,879 52	5 per cent. 3,930 54
Average annual per cent. of Dividends, of last five years, ...	5 per cent.	6 92-100 per ct.	6 8-10 per cent.	7¼ per cent.	6 36-100 per ct.
Annual Expenses of the Institution, . .	82 00	1,154 87	255 00	650 00	150 00

Cohasset Savings Bank.—Public Funds owned are City of Boston 6 per cent. stock.

Bank Stock owned is in the following Banks, viz.:—Merchants, $1,300; State, 480; Tremont, 1,100; Traders, 500; Shawmut, 500; Columbian, 900; Union, 1,500; Grocers, 500; Washington, 1,000; City, 1,100; North, 500.

Dedham Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Dedham, 101 shares, $10,450; People's, 120 shares, 5,930; State, 23 shares, 1,451 50; Merchants, 14 shares, 1,420; Traders, 10 shares, 1,012 50; Globe, 10 shares, 1,065; Union, 6 shares, 620.

Loans on Bank Stock are on 114 shares in Shawmut, $10,000; and 58 shares in the Freeman's, 5,000; Dedham, 12 shares, 1,000; Shoe and Leather Dealers, 20 shares, 1,800.

Loans on Railroad Stock are on 103 shares Fitchburg, $8,800; Western, 5 shares, 400.

Quincy Savings Bank.—The Public Funds are City of Boston.

The Bank Stock owned is 10 shares Merchants, Boston, $1,000; Exchange, Boston, 2,000; Bank of North America, 2,000; Bank of Commerce, 1,000.

Loan on Bank Stock is on Quincy Stone Bank.

Loan on Railroad Stock is on the Old Colony Railroad.

Institution for Savings in Roxbury and its Vicinity.—The Loans on Public Funds are on 3 shares Hamilton Manufacturing Company Stock, 1 share Merrimack, 3 shares Bay State, 3 shares Lowell, 2 shares York, $8,000; on 3 shares Suffolk Manufacturing Company Stock, 2,000; on 2 shares Merrimack Manufacturing Stock, 1,700; City of Roxbury Scrip, 2,500.

The Bank Stock owned is in the following Banks, viz.:—Traders, 10 shares, $970; Market, 25 shares, 1,750; People's, 102 shares, 5,100; North, 58 shares, 5,652 25; State, 34 shares, 2,010 10; Washington, 66 shares, 6,579; Atlas, 20 shares, 2,000; Granite, 10 shares, 1,000.

The Loans on Bank Stock are on the following Banks, viz.:—50 shares Bank of Commerce, $4,000; 18 shares Market, 1,000; 99 Peoples, 3,150.

Loans on Railroad Stock are $1,600 on 25 shares Boston and Maine Railroad; and 900 on 12 shares Boston and Worcester Railroad.

Amount of extra dividend, October, 1850, $7,648 13.

Weymouth and Braintree Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Union Bank of Weymouth and Braintree, 34 shares, $3,400; Merchants, Boston, 9 shares, 900; North, Boston, 12 shares, 1,200.

	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	TAUNTON.	HINGHAM.
	Fairhaven Institution for Savings.	Fall River Institution for Savings.	New Bedford Institution for Savings.	Bristol County Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	302	3,471	3,759	930	1,376
Amount of Deposits,	$90,037 36	$947,132 13	$978,485 45	$201,251 65	$298,638 20
Public Funds,	. .	. .	93,700 00	. .	19,000 00
Loans on Public Funds,	. .	. .	. .	. .	. .
Bank Stock,	45,300 00	135,462 50	371,480 00	. .	71,430 00
Loans on Bank Stock,	1,000 00	. .	25,540 00	500 00	42,300 00
Deposits in Banks, bearing interest,	. .	. .	72,901 65	. .	. .
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	. .	. .	38,050 00	4,090 00	2,640 00
Invested in Real Estate,	. .	. .	5,000 00	2,833 86	. .
Loans in Mortgage of Real Estate,	9,337 70	229,415 00	800 00	94,263 32	150,137 00
Loans to County or Town,	2,000 00	11,150 00	13,600 00	10,000 00	15,000 00
Loans on Personal Security,	32,456 40	528,796 68	386,256 29	93,954 17	5,450 00

Cash on hand, ...	3,167 01	12,259 17	1,014 12	2,860 04	2,849 61
Rate and amount of ordinary Dividend, for last year, ...	5¼ per cent. 3,606 49	6 per cent. 47,780 77	5 per cent. 35,588 67	5 per cent. 7,889 71	5 per cent. 13,006 54
Average annual per cent. of Dividends, of last five years, ...	5¼ per cent.	6 per cent.	5 6-10 per cent.	5 per cent.	7 24-100 per ct.
Annual Expenses of the Institution, . .	200 00	2,169 17	1,396 05	679 06	544 87

Fairhaven Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Fairhaven, $11,000; Marine, New Bedford, 2,600; Merchants, New Bedford, 1,500; Mechanics, New Bedford, 300; Bedford Commercial, 2,000; Merchants, Boston, 2,900; Tremont, 5,000; Bank of Commerce, 20,000.

Loan on Bank Stock is on the Fairhaven Bank.

Fall River Institution for Savings.—The Bank Stock owned is in the following Banks, viz.:—Fall River, 603 shares, $52,762 50; Massasoit, 200 shares, 20,000; Fall River Union, Tiverton, 190 shares, 19,000; Marine, New Bedford, 99 shares, 9,900; Merchants, New Bedford, 88 shares, 8,800; Bank of Commerce, Boston, 250 shares, 25,000; Bank of North America, Boston, 200 shares, 20,000; Merchants, Boston, 100 shares, 10,000; Grocers, Boston, 100 shares, 10,000; Washington, Boston, 100 shares, 10,000.

New Bedford Institution for Savings.—The Public Funds owned are United States 5 per cent., $15,000; Massachusetts 5 per cent., 18,000; City of Boston 5 per cent., 17,000; City of Boston 6 per cent., 43,700.

The Bank Stock owned is in the following Banks, viz.:—Merchants, New Bedford, $68,000; Bedford Commercial, 50,000; Marine, 50,000; Fairhaven, 3,000; Fall River, 17,500; Railroad, Lowell, 6,750; Hamilton, Boston, 5,500; Exchange, 2,000; City, 2,700; Washington, 10,000; Columbian, 12,600; Atlas, 12,000; State, 7,380; Granite, 13,500; Traders, 5,300; Eagle, 7,500; Shawmut, 1,200; Tremont, 20,000; Merchants, 9,600; North, 14,300; Union, 24,000; Grocers, 5,000; Bank of Commerce, 15,000; Bank of North America, 10,000; Massachusetts, 20,250.

Loans on Bank Stock are on the Cochituate, 240 shares, 20,000; Exchange, 30 shares, 2,300; Bank of North America, 20 shares, and Bank of Commerce, 16 shares, 3,240.

Deposits in Banks, bearing interest, in Merchants, New Bedford, $37,167 01; Marine, New Bedford, 35,734 64.

Loans on Railroad Stock are on New Bedford and Taunton, 45 shares, $2,450; Fitchburg, 10 shares, 600; Bond of Western, 15,000; Bond of Androscoggin and Kennebec, 10,000; Bond of Michigan Central, 10,000.

Bristol County Savings Bank.—The Loan on Bank Stock is on 6 shares Bristol County Bank.

Loans on Railroad Stock are on 48 shares Taunton Branch, $4,050; 4 shares Boston and Providence, 40.

Hingham Institution for Savings.—The Public Funds are City of Boston, $19,000.

The Bank Stock owned is in the following Banks, viz.:—Hingham, $7,910; Merchants, 10,500; Eagle, 4,800; Market, 2,520; Hamilton, 2,800; Globe, 3,000; Shoe and Leather Dealers, 3,800; New England, 2,000; State, 2,400; City, 3,200; Union, 5,000; Columbian, 1,600; Suffolk, 1,500; Tremont, 4,200; Granite, 2,300; Bank of North America, 4,000; Bank of Commerce, 8,000; Atlas, 900; Abington, 1,000.

Loans on Bank Stock are on 92 shares Mechanics, Boston, $8,150; Exchange, 157 shares, 13,550; Granite, 78 shares, 7,000; Grocers, 33 shares, 2,900; Tradesmans, 40 shares, 3,300; Shoe and Leather Dealers, 15 shares, State, 10 shares, and Hamilton, 5 shares, 2,300; Exchange, 30 shares, and Bank of Commerce, 10 shares, 3,500; Merchants, 7 shares, 600; Market, 10 shares, and 5 shares Nashua and Lowell Railroad, 1,000.

Loan on Railroad Stock is on 32 shares Fitchburg Railroad.

	PLYMOUTH.	SO. SCITUATE.	WAREHAM.	BARNSTABLE.	NANTUCKET.
	Plymouth Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.	Institution for Savings in Barnstable.	Nantucket Institution for Savings.
Number of Depositors,	2,805	1,307	464	875	663
Amount of Deposits,	$465,019 07	$123,594 56	$94,075 31	$217,902 51	$174,847 60
Public Funds,	52,172 50	. .	. .	6,940 00	12,200 00
Loans on Public Funds,	5,000 00	. .	. .	. .	. .
Bank Stock,	120,181 50	22,590 00	32,582 75	35,844 50	10,850 00
Loans on Bank Stock,	29,115 00	3,925 00	4,550 00	1,000 00	23,875 00
Deposits in Banks, bearing interest,	22,024 50	. .	7,500 00	. .	5,000 00
Railroad Stock,	. .	. .	. .	. .	. .
Loans on Railroad Stock,	10,920 00	10,650 00	. .	22,410 00	. .
Invested in Real Estate,	2,817 40	725 00	. .	. .	6,136 54
Loans in Mortgage of Real Estate,	108,984 91	66,481 02	3,550 00	32,500 00	49,971 12
Loans to County or Town,	17,507 25	9,533 00	2,000 00	1,000 00	. .
Loans on Personal Security,	111,418 91	11,611 61	46,235 35	118,776 00	54,971 43

Cash on hand, ...	53 25	556 89	2,349 19	3,042 19	74 49
Rate and amount of ordinary Dividend, for last year, ...	5 per cent. 19,578 41	5 per cent. 5,713 55	6 per cent. 3,279 59	5½ per cent. 10,876 95	5 per cent. 6,398 17
Average annual per cent. of Dividends, of last five years, ...	6 per cent.	6½ per cent.	Less than 5 years.	5½ per cent.	5 per cent.
Annual Expenses of the Institution, . .	1,028 76	352 00	93 68	697 17	465 00

Plymouth Savings Bank.—Public Funds are City of Boston 5 and 6 per cent., $29,862 50; Massachusetts 5 per cent., 9,310; United States 6 per cent., 8,000; City of Cambridge 6 per cent., 5,000.

Loans on Public Funds are Massachusetts scrip, 5,000.

The Bank Stock owned is in the following Banks, viz.:—State, 67 shares, $3,886; Merchants, 196 shares, 19,600; Plymouth, 72 shares, 7,920; Old Colony, 63 shares, 7,616; Bristol County, 70 shares, 7,000; Hingham, 45 shares, 3,330; Wareham, 40 shares, 3,680; Market, 83 shares, 6,225; Traders, 20 shares, 1,950; City, 70 shares, 6,700; Suffolk, 10 shares, 1,200; North, 8 shares, 720; Granite, 46 shares, 4,314; Massachusetts, 20 shares, 4,787 50; Tremont, 80 shares, 8,000; Atlantic, 19 shares, 1,805; Eagle, 6 shares, 570; Boston, 89 shares, 4,628; New England, 30 shares, 3,000; Boylston, 10 shares, 1,000; Exchange, 20 shares, 2,000; Bank of Commerce, 100 shares, 10,000; Bank of North America, 60 shares, 6,000; Railroad Bank, Lowell, 30 shares, 2,250; Globe, 10 shares, 1,000; Abington, 10 shares, 1,000.

Loans on Bank Stock are on Old Colony, $6,500; Plymouth, 5,330; Merchants, 3,150; Machinists, Taunton, 4,000; Boston, 900; City, 400; Abington, 1,000; Bank of Commerce, 4,500; Shawmut, 135; Old Colony and Atlantic, 1,500; Old Colony, Plymouth, Merchants and North Banks, 1,700.

Deposits in Banks bearing interest are in Shoe and Leather Dealers, $10,000; Bank of Commerce, 12,024 50.

Loan on Railroad Stock is on Old Colony, $10,920.

South Scituate Savings Bank.—The Bank Stock owned is on the following Banks, viz.:—New England, $1,000; Globe, 300; Hamilton, 1,000; Eagle, 1,100; North, 2,400; Atlantic, 1,000; State, 1,620; Hingham, 1,470; Union, 1,000; Washington, 1,100; Weymouth and Braintree, 300; Citizens, 1,100; Granite, 1,800; Traders, 2,300; Merchants, 1,500; Columbian, 1,600; Bank of Commerce, 2,000.

Loans on Bank Stock are on the following Banks:—Bunker Hill, $2,000; Boylston, 1,350; Railroad, 575.

Loans on Railroad Stock are on the Fitchburg, $8,850; on the Western, 1,300.

Wareham Savings Bank.—The Bank Stock owned is in the following Banks, viz.:—Boylston, 15 shares, $1,576; Shawmut, 50 shares, 4,997 50; City, 50 shares, 5,035; Eagle, 35 shares, 3,590 75; Shoe and Leather Dealers, 25 shares, 2,490; Granite, 30 shares, 3,032; Merchants, 50 shares, 5,265 25; Wareham, 21 shares, 2,030; Grocers, 30 shares, 3,041 25; Bank of Commerce, 15 shares, 1,525.

Loans on Bank Stock are on 35 shares Tradesmans, Chelsea, $3,150; 5 shares Mattapan, and 10 shares Bank of Commerce, 1,400.

Deposits in Banks bearing interest are Wareham Bank, $3,000; Bank of Commerce, 2,500; Grocers, 2,000.

Institution for Savings in the Town of Barnstable.—Public Funds are State of Maine, $4,990; City of Albany, 950; United States Scrip, 1,000.

Bank Stock owned is in the following Banks, viz.:—Barnstable, $5,300; Old Colony, 2,000; Wareham, 2,000. Boston Banks, viz.:—Market, 1,400; Shawmut, 2,000; Atlantic and Tremont, 6,920; City, 1,804 50; Grocers, 920; Bank of North America, 4,060; Bank of Commerce, 4,120; Merchants, 2,537 50; North, 2,782 50.

Loans on Bank Stock is $1,000 on the Merchants.

Loans on Railroad Stock are on the Eastern Railroad, $1,200; Providence and Western, 1,710; Cheshire Railroad Bonds, 4,000; Vermont Central, 4,500; Rutland and Burlington, 4,000; Cape Cod, 7,000.

Loans to County or Town is to County of Barnstable, $1,000.

Nantucket Institution for Savings.—The Public Funds are of the City of Boston.

The Bank Stock owned is in the following Banks, viz.:—Pacific, Nantucket, $9,800; Citizens, Nantucket, 50; Merchants, New Bedford, 1,000.

Loans on Bank Stock are on Pacific, Nantucket, $875; Grocers, Boston, 7,000; Cochituate, 16,000.

Deposit in Banks bearing interest is in the New England, Boston.

AGGREGATE.

Number of Depositors, ...	86,537
Amount of Deposits, ...	15,554,088 58
Public Funds, ...	1,200,657 29
Loans on Public Funds, ...	28,200 00
Bank Stock, ...	2,824,576 61
Loans on Bank Stock, ...	399,705 00
Deposits in Banks, bearing interest, . .	252,868 31
Railroad Stock, ...	126,137 49
Loans on Railroad Stock, ...	306,290 00
Invested in Real Estate.	100,853 88
Loans in Mortgage of Real Estate, . .	4,256,437 85
Loans to County or Town, ...	1,875,827 11
Loans on Personal Security, ...	4,652,128 48
Cash on hand, ...	232,186 06
Rate and amount of ordinary Dividend, for last year, ...	A fraction over 4 78-100. Amount, 543,470 29.
Average annual per cent. of Dividends, of last five years, ...	A fraction over 6 21-100.
Annual Expenses of the Institutions, . .	43,707 36

REMARKS.

The Returns from the Haverhill, Lynn, Middlesex, Framingham, Springfield, and Quincy Savings Banks, state the rate but not the amount of the ordinary dividends.

The following have not been in operation five years, viz.: East Boston, Danvers, Essex, City, Fitchburg, Southbridge, Ware, North Adams, Berkshire Co., Wareham.

The following Savings Banks were incorporated at the last session of the General Court:—

Bridgewater,				
Clinton,				
Milford,				
North Bridgewater,	commenced	operations	August 1,	1851.
Randolph,	"	"	June 1,	"
Scituate,	"	"	June 6,	"
Seamen's, in Provincetown,	"	"		
Worcester Mechanics,	"	"	July 1,	"

Average annual per cent. of Dividends for the last five years is calculated on the returns of thirty-four Banks.

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